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ABSTRACT

Published four times a year by the Texas Community College Teachers Association (TCCTA), (formerly the Texas Junior College Teachers Association (TJCTA)), this newsletter discusses events affecting Texas junior colleges and their faculty, chronicles the efforts and activities of the TJCTA, and provides a forum for discussion of topics related to community college education. The September 1995 issue presents a discussion of 1995 state legislative actions affecting two-year colleges and an analysis of investment options under Texas' Optional Retirement Program/Tax Deferred Account. The December 1995 issue provides a discussion of Texas two-year faculty salaries and inflation; "The Faculty Role in College Decision-Making," by Marc A. Nigliazzo; a table showing 1995-96 base salaries for Texas faculty by college and years of service; "Coping with Conflict in the Workplace," by Charles Burnside; and data for 1994-95 and 1995-96 on compensation and utilization of part-time instructors in Texas by college. The January 1996 issue provides the program for the TJCTA's annual convention, focusing on the theme, "Sharing the Vision," and presents information on TJCTA elections and voting procedures. Finally, the April 1996 issue reviews major issues considered by Texas state legislative committees; presents "Is There 'Merit' in Merit Pay?" by Charles Burnside; and provides data on Texas community, junior, and technical college fall headcount enrollments for 1976-95 and tax rates and assessed valuations for 1994-95 and 1995-96. (BCY)

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TJCTA Messenger

September 1995-April 1996

Texas Junior College Teachers Association

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[illegible] MoPac Expressway South [illegible] Austin, Texas [illegible]
Toll Free 1-800-288-6850 — In Austin (512) 328-2[illegible] — Fax (512) 328-[illegible]

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VOLUME XXVII SEPTEMBER 1995 NUMBER 1

LEGISLATIVE ACTIONS AFFECT TWO-YEAR COLLEGES

Several major actions taken by the Texas Legislature in its 1995 regular session will affect the state's two-year colleges.

State appropriations to Texas community colleges for the biennium beginning Sept. 1, 1995, were increased by almost 4 percent over the preceding two-year period. While that increase translates into additional state funds for the majority of community college districts, some colleges will actually face reductions in state funding. Legislative appropriations are based on a "contact-hour" formula, so schools which experienced enrollment increases during the 1994-95 base period over the corresponding period in 1992-93 will receive higher state funding. Thirteen community college districts where enrollments declined will receive lower state appropriations during the next two years than they received during the biennium ending August 31. Colleges experiencing reduced state funding are: Alvin Community College, Brazosport College, Dallas County Community College, Del Mar College, Howard College, Kilgore College, McLennan Community College, Odessa College, San Jacinto College, Tarrant County Junior College, Texarkana College, Tyler Junior College, and Vernon Regional Junior College.

"Start-Up" Funding

The Legislature made a special appropriation of $13,744,133 from 1993-95 funds to provide for "start-up" costs at four new campuses: Preston Ridge Campus of Collin County Community College, Montgomery College in the North Harris Montgomery Community College District, the Southeast Campus of Tarrant County Junior College, and the Bryan Campus of Blinn College.

An additional $2.3 million was appropriated for continued "infrastructure development, student support services, the physical plant, and instructional costs" at the state's newest community college district, South Texas Community College, in McAllen.

Retirement and Insurance

State contributions to both the Teacher Retirement System and the Optional Retirement Program were reduced to the constitutional minimum of 6 percent of salary for the next two years. However, a separate appropriation entrusted to the Higher Education Coordinating Board for disbursement to colleges will allow the total state ORP contribution rate to continue at the previous 7.31 percent level for employees hired prior to Sept. 1, 1995. Additionally, language was included in the general appropriations bill allowing colleges to use local or other funds to supplement the state contribution by 1.19 percent, bringing the total employer contribution to 8.5 percent for participants employed before Sept. 1. New employees electing to enter the Optional Retirement Program will

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CONFERENCE PLANNED FOR FACULTY LEADERS

Dennie M. Feldman

Frank W. Hill

John M. Rogers

Marc A. Nigliazzo

Dianne White Delisi

Charles Burnside

The sixteenth annual TJCTA Conference for Faculty Leaders will be held Friday and Saturday, Sept. 29-30, at the Wyndham hotel, in Austin.

The conference will begin with an informal reception at 6:30 p.m., Friday. At 7:30 p.m., Charles Burnside, Executive Director of the Texas Junior College Teachers Association, will address conference participants on the topic "Coping With Conflict in the Workplace."

Saturday activities will begin at 8:30 a.m., with registration and refreshments. Adjournment is scheduled for 2:30 p.m., Saturday.

"Current Legal Issues in Higher Education" will be the focus of Saturday's opening session. Panel members for this discussion will include Dennie M. Feldman, attorney with the firm of Feldman & Associates, in Houston, and Frank W. Hill and John M. Rogers, attorneys with the firm of Hill, Gilstrap, Moorhead, White, Bodoin & Webster, in Arlington and Chicago.

Ms. Feldman received the Bachelor of Science degree and Doctor of Jurisprudence from the University of Houston. She worked as an associate with Vinson & Elkins law firm in Houston from 1990 to 1993. Her practice now includes the representation of private and public sector employers in all forms of labor and employment disputes; the representation of school districts in both employment, special education, and general school law matters; and general litigation. She has developed particular expertise in equal employment opportunity matters and the defense of employment discrimination and related tort cases, including sexual harrassment cases, in both state and federal courts.

Mr. Hill holds the Bachelor of Arts degree in English, with honors, from the

(Continued on page 3)

PRESIDENT'S MESSAGE

What a fantastic summer it has been! My husband and I were able to arrange a home exchange through Rotary International in beautiful Comox Valley on Vancouver, British Columbia, Canada. We were extremely lucky with this exchange to be able to spend five lovely days on the island. We thought we had died and gone to heaven. The weather was fabulous in contrast to the heat back home in Temple. God turned on the air conditioner and left it on the entire time we were on "holiday," as the Canadians would say.

Our summer home had a waterfront view overlooking the Strait of Georgia. We gazed at cruise ships sailing, the ferry coming and going, but most impressive were the eagles flying daily. We strolled beaches on the east and west sides of the island, climbed mountains, hiked through temperate rain forests, and went whale watching. We didn't fish for salmon, but we met a fisherman who provided a nice catch for our dinner. We had an opportunity to meet many wonderful people in Comox Valley and share some splendid time with them. It was difficult to leave paradise.

We returned refreshed and revitalized, with lots of photos and video footage in hand and marvelous memories to share, ready to face a new school year.

Back at home I find myself reminiscing the awesome view of the eagles soaring with majesty. This brings me back to other fond memories of the many students who soar like eagles in growth and achievement in our classes and campus activities. It also brought to mind the many wonderful opportunities that we as teachers have with our students. We touch lives in so many ways to help them create their vision for the future and soar to greater goals.

Rotary International has a "Four Way Test" for everything it or its members do. The test asks, Is it the truth? Is it fair to all concerned? Will it build goodwill and better friendships? Will it be beneficial to all concerned?

What does this have to do with TJCTA, you ask? I feel strongly it has everything to do with our organization. The premise that Rotary International sets for its members is one we all should follow in both our personal and professional lives.

I believe that these ideas apply well to TJCTA. First, it is the truth that TJCTA works hard for its members.

Second, the organization is fair in its dealings with its members and the public.

Third, TJCTA works hard toward building goodwill and making friends.

Fourth, it is beneficial to its members. I consider membership in TJCTA a privilege. We can't promise you a trip to paradise, but we can promise an organization that represents its members where it counts! We are not an international organization, but we are the largest organization of our kind in the world.

Your membership in TJCTA is important! You are important! Enjoy the school year and soar like an eagle.

Pat Smith

RESOLUTIONS COMMITTEE INVITES SUGGESTIONS

The TJCTA Resolutions Committee invites individual members and campus faculty organizations to submit ideas and suggestions for proposed resolutions to be considered at the 1996 convention at the Hyatt Regency hotel, in Houston.

Suggestions should be received by Feb. 1, 1996, so that the Resolutions Committee can give ample consideration to the proposals prior to the annual convention. In the meeting of the Resolutions Committee set for Feb. 22, 1996, priority consideration will be given to proposals submitted in advance of the meeting.

Proposed resolutions should be sent to:

Ronald D. Presley, Chairperson
TJCTA Resolutions Committee
South Plains College
1401 College Avenue
Levelland, Texas 79336

NOMINATING COMMITTEE SEEKS RECOMMENDATIONS

Marilyn J. Lancaster, Western Texas College, chairperson of the TJCTA Nominating Committee, has announced that the committee is inviting recommendations of individuals for consideration as nominees for offices of the Association for 1996-97.

Recommendations should be submitted *immediately* in order to be considered by the Nominating Committee in its November 4 meeting.

Recommendations should be sent to:

Marilyn J. Lancaster, Chairperson
TJCTA Nominating Committee
Texas Junior College Teachers
Association
901 South MoPac Expressway
Building One, Suite 410
Austin, Texas 78746

EDITORIAL POLICY

1. The *TJCTA Messenger* provides a forum for TJCTA members to address professional issues and subjects of interest to educators in the two-year college. Prospective authors are invited to submit articles dealing with the theory, practice, history, and politics of two-year colleges in Texas. Topics should be of general interest to members and not limited to a single teaching discipline. Articles normally should be six to ten typed, double-spaced pages.

2. Longer articles may be published when their substance and likely reader-interest justify greater length. Shorter pieces of one to two pages intended as guest editorials, letters to the editor, or personal perspectives on problems, issues, or concepts related to the two-year college are also accepted. No excerpts from grant proposals, dissertations, theses, or research papers written for course work should be submitted.

3. Submissions should be original (not previously published or being considered for publication). Authors should limit the use of specialized terminology. Authors' names and titles of key sources should be included within the text, with page numbers in parentheses. The editor reserves the right to edit submissions so that their usage conforms with the editorial practices of the *Messenger*. Publicity accorded to a particular point of view does not imply endorsement by TJCTA, except in announcement of policy, when such endorsement is specified clearly.

4. Submissions are reviewed by an editorial review board, though the editor maintains responsibility for final selection. An author should send a high-contrast original of the manuscript with the author's name only on a separate cover sheet.

5. Articles published in the *Messenger* may be reproduced provided they are reprinted in their entirety and that appropriate credit is given to the author and to the *TJCTA Messenger*. Brief quotations and statistical data may be reproduced provided that the *TJCTA Messenger* is cited as the source.

6. Manuscripts should be sent to: Chairperson, TJCTA Publications Committee, 901 South MoPac Expressway, Building I, Suite 410, Austin, Texas, 78746-5747. Authors should retain copies of their manuscripts for their files.

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PATRICIA A. SMITH
President

RICHARD MOORE
Associate Executive Director

CHARLES BURNSIDE
Executive Director

CONFERENCE PLANNED FOR FACULTY LEADERS

(Continued from Page 1)

University of Texas at Arlington. He received his law degree, also with honors, from Southern Methodist University. Founded in 1972, the firm of which he is the senior partner now includes 30 practicing attorneys, several of whom are recognized as specialists in legal matters involving rights of teachers. Mr. Rogers received his bachelor's degree from Baylor University and his law degree from the University of Arkansas.

Speaker for the conference luncheon session will be Marc A. Nigliazzo, president of Temple Junior College. Dr. Nigliazzo held numerous teaching and administrative positions before being named president of Galveston College in 1991. He was selected this year to be president of Temple Junior College. Dr. Nigliazzo has made numerous presentations at professional meetings and has conducted workshops on the teaching and improvement of writing. He has published several articles and co-authored a textbook. In his conference remarks on "The Faculty Role in College Decision-Making," Dr. Nigliazzo will discuss a president's perspective on the realities of participatory decision-making in higher education.

The afternoon discussion, entitled "Legislative Issues Affecting Higher Education," will feature State Rep. Dianne White Delisi (R-Temple). Rep. Delisi presently serves as vice chair of the powerful House Committee on Appropriations and is a member of the House Committee on Public Health. Rep. Delisi is widely recognized as an effective advocate for higher education in Texas.

TJCTA State President Pat Smith has sent letters to leaders of faculty organizations inviting them to participate in this year's conference. In her letter Dr. Smith said, "The major purpose of the annual conference is to contribute to an improvement in the effectiveness of local faculty organizations at two-year colleges in Texas. We believe every faculty group can benefit from having its leaders attend the meeting."

While designed primarily for leaders of local faculty organizations, the conference is open to all interested TJCTA members and faculty leaders. Conference registration should be completed by Sept. 26, through the TJCTA State Office, 901 South MoPac Expressway, Building One, Suite 410, Austin, 78746 (or call toll-free, 1-800-288-6850). Hotel accommodations, at a flat rate of $72 for single or double occupancy, may be reserved by contacting the Wyndham hotel directly, at 1-800-443-2241. Reservations are subject to availability. A $30 registration fee, payable on arrival at the conference, will cover the Friday evening reception and lunch and refreshment breaks on Saturday. ☆

LEGISLATIVE ACTIONS

(Continued from Page 1)

receive state contributions of 6 percent, and the law requires that new ORP enrollees be informed that future contributions "may fluctuate over time." Clearly, the intent is that for new college employees there will be a uniform retirement contribution rate, set in the biennial appropriations bill, for both TRS and ORP.

The legislature appropriated almost $134 million for the community college employees' group insurance program during the 1995-97 biennium. That amount, college representatives said, will maintain the present level of insurance coverage for the next two years.

Changes in TASP

There was a serious effort during the legislative session effectively to eliminate the Texas Academic Skills Program. Opponents of the program argued that it restricts access to higher education opportunities. After the House of Representatives passed a bill that would virtually eliminate requirements for assessment and remediation, intense lobbying efforts by college and university faculty leaders and instructional administrators and strong pressure from business and industrial leaders kept the measure from being debated in the Senate.

Legislation was passed to exempt from TASP students over 55 years old not pursuing degrees. Also, students enrolled in certificate programs of less than one year were exempted from TASP; and students diagnosed as having dyslexia or a related disorder also were exempted.

Investment Strategy

In an effort designed to avert high-risk investments of community college funds, legislation was enacted to require each college with investments of more than $1 million to adopt an investment strategy. Odessa College has been especially hard hit by the devastating effects of the investment of virtually its entire portfolio in very risky derivatives.

New legislation requires each college to describe its investment objectives, with specific consideration given to suitability of the investment to the college's financial requirements, safety of principal, liquidity, marketability, diversification, and yield. Also, each college must submit a quarterly investment report stating the carrying value, the market value, and the maturity date of each individual investment, as well as the specific account or fund which was the source of the money for each investment.

College Service Areas

A measure intended to clarify specific "service areas" for the state's 50 community college districts was passed into law. The bill covers more than 95 percent of the state containing 98 percent of the population and specifically delineates the areas to be served by each college. State Sen. Bill Ratliff (R-Mount Pleasant), the bill's author, commented on the legislation: "With the limited state resources available for higher education, it is imperative that funds allocated for community colleges be spent as efficiently as possible... [This measure] will virtually eliminate overlapping of services between community colleges, thus contributing to a more efficient delivery of higher education opportunities for the people of Texas."

The House sponsor of the bill, State Rep. Tom Craddick (R-Midland) said, "Whereas in the past the boundaries of colleges' service areas were virtually imaginary, this firms up and lays out exactly what those areas are." ☆

COMMITTEE REAFFIRMS POSITION ON GRADING

The TJCTA Executive Committee last May adopted a statement reaffirming the Association's long-held position regarding grading practices in Texas community colleges. The action came in response to "unsettling reports" concerning policies and practices in some colleges, according to TJCTA officials.

Following is the text of the statement approved by the organization's Executive Committee:

> Evaluating and grading students is the teacher's responsibility. Interference in this process threatens the principle of academic integrity. In matters of unresolved disputes over grades, students should have the right to appeal to an impartial committee. *Colleges without such policies should adopt and publish them accordingly.*

According to TJCTA State President Patricia A. Smith, the Executive Committee action is intended to amplify the position statement on academic integrity adopted by the Association in its March 1981 convention. That statement declared the Association's commitment to the principles of academic integrity, accepting the responsibility of college teachers to establish and maintain standards of excellence, recognizing the need for fairness and consistency in evaluation of student performance, recognizing the need for public confidence in the integrity of our colleges, and strongly affirming the need to strengthen and preserve credible measures for evaluating student performance.

The 1981 TJCTA statement also declared that "each institution should establish and vigorously uphold reasonable and responsible standards of academic performance by students and teachers" and called on colleges to "adopt adequate procedural safeguards for grade appeal which are explicitly stated and appropriately published." ☆

TOP STATE OFFICIALS CALL FOR BETTER COORDINATION OF HIGHER EDUCATION PLANNING

In action widely thought directed at stemming the tide of ill-conceived and ill-advised expansion and reorganization of the Texas system of higher education, Governor George Bush, Lt. Governor Bob Bullock, and House Speaker James E. "Pete" Laney issued a joint statement in June declaring that future changes in the state's higher education system must be considered by the Texas Higher Education Coordinating Board. The statement declared that the Coordinating Board "must become the venue to consider any changes or improvements to the state's higher education system."

"To ensure sound planning and careful analysis, all ideas for new programs, consolidation of college campuses, or changes in the governance of our higher education institutions should be presented to the Coordinating Board for review," the statement said. "The best interests of Texas demand that we should no longer consider any consolidations, new programs, or changes in our system of higher education unless they are approved by the agency charged with strategic planning for higher education, the Texas Higher Education Coordinating Board," the three leaders said.

The last several sessions of the Texas Legislature have seen major changes mandated by lawmakers despite findings by the Coordinating Board and various "blue ribbon" committees and research agencies that the changes would not benefit the state's higher education system. Powerful local business and political leaders have been instrumental in bringing about expansions and reorganizations of institutions and systems, frequently bypassing the Coordinating Board entirely.

In their joint statement, the three top officials said, "Decisions about our institutions of higher education must be based on sound public policy and the best interests of Texas. These changes must no longer be considered in a piecemeal fashion, but must be carefully reviewed in the context of their impact on our entire higher education system." Noting that the mission of the Coordinating Board is to provide comprehensive planning to "ensure both quality and access" in the state's higher education system, the leaders called on legislators to work through the Coordinating Board and discouraged them from considering legislation that "circumvents the letter and the spirit of the Coordinating Board functions."

TJCTA leaders hailed the joint statement, pointing out that Association representatives for years consistently have argued against the "downward expansion" of upper-level universities in the absence of Coordinating Board findings that the expansions would serve the best interests of the state. ☆

NEWEST COLLEGE GETS VOTER APPROVAL

Voters in Hidalgo and Starr Counties on the Texas-Mexico border overwhelmingly approved the creation of the state's fiftieth public community college district in an election held August 12. The college was established by an unusual action of the Legislature in 1993, transferring the McAllen campus of the Texas State Technical College to a new community college.

Under the law voters of the bi-county area were required by the year 2000 to ratify establishment of the district and the manner of election of trustees, otherwise the college would be abolished. Additionally, voters were required to give taxing authority to the new college district in order to continue receiving state appropriations.

After a well-organized campaign mobilizing faculty and staff, students, and other college supporters in the two counties, voters approved creation of the college district by more than a two-to-one margin. A tax rate of 2 cents for debt service was also approved; and a maintenance and operation tax rate of 8 cents was authorized by a vote of 8,483 to 5,002. All three propositions were approved by voters in both counties.

South Texas Community College opened with 1,055 students in September 1993. Preliminary headcount enrollment for the Fall 1995 term is 3,368. ☆

COORDINATING BOARD NAMES TWO TO FORMULA ADVISORY COMMITTEE

Brian Dille

Scott Nelson

Two past state presidents of the Texas Junior College Teachers Association have been appointed to the Public Community and Technical College Formula Advisory Committee of the Texas Higher Education Coordinating Board. Brian Dille, Odessa College, and Scott Nelson, Kingwood College, were named to the 15-member committee. Dr. Dille served as TJCTA state president in 1993-94, and Dr. Nelson held that office in 1994-95. Kenneth H. Ashworth, Texas Commissioner of Higher Education, appointed Dr. Dille for a term ending in 1996; Dr. Nelson's term extends to December 31, 1998.

The advisory committee was created by the Coordinating Board, as directed by the Legislature, to recommend formula rates in the appropriations process for community and technical colleges for the 1997-1999 biennium.

Dr. Dille and Dr. Nelson are the only faculty members on the panel. The committee also includes two lay members, Edward B. Adams, of the IBM Corporation in Austin, and Lydia Santibanez, of Coldwell Banker LRS Properties, Inc., Temple. Eleven college officials serving on the committee are Cheryl Sparks, president of Howard College, who serves as committee chair; Elaine P. Adams, Houston Community College; Robert Aguero, Eastfield College; John H. Anthony, Collin County Community College; Adriana Barrera, El Paso Community College; Gilbert Leal, Texas State Technical College–Harlingen; Steve Maradian, Lamar University; Bill Segura, Austin Community College; Buddy Venters, Del Mar College; and Jimmy Goodson, The Victoria College. ☆

MEMBERS NAMED TO TECHNICAL STANDARDS ADVISORY COMMITTEE

Patricia Smith

Mark Workman

In the January 1995 meeting of the Texas Higher Education Coordinating Board, the board voted to consider adoption of minimum educational technology standards that would apply to Texas public universities and two-year colleges. An 11-member advisory committee was appointed by Commissioner Kenneth H. Ashworth to formulate recommended standards for consideration. Among members of the committee are two leaders in the Texas Junior College Teachers Association: State President Patricia Smith, Temple Junior College, and Mark Workman, Frank Phillips College, chair of the TJCTA Membership Services Committee.

In its preliminary meeting, the advisory panel agreed to develop recommendations in the areas of educational technology planning, educational media, student computer/telecommunications access, distance education, network access, and library.

Chair of the advisory panel is W. A. (Bill) Baker, Vice President for Academic Affairs at the University of Texas at Tyler. Other committee members include Robert Rose, Vice President and Dean of Instruction, Galveston College; Angie Runnels, Vice President for Instruction, North Lake College; John Dinkel, Associate Provost for Computing and Information Services, Texas A&M University; Jesse Rogers, Vice President for Academic Affairs, Midwestern University; Tom Burnett, Apple Computers, Austin; Harrison Coleman, GTE Telephone Operations, Irving; and Clyde Poole, senior standards analyst for the Texas Department of Information Resources, Austin. ☆

TEXAS ASSOCIATION
OF COLLEGE TEACHERS

TEXAS JUNIOR COLLEGE
TEACHERS ASSOCIATION

1995 Analysis of Possibilities for ORP/TDA

The Texas Optional Retirement Program (ORP) is designed for full-time faculty at state supported institutions of higher education. Created by the Texas Legislature in 1967, it is offered as an alternative to participation in the Teacher Retirement System of Texas (TRS). Upon employment at an institution, an employee is given 90 days to choose whether to invest his or her retirement fund in ORP or TRS. This choice is irrevocable. If a decision is not made within 90 days, an employee will be enrolled in TRS by default.

More often than not, new faculty members participate in ORP. Why? While there are many reasons, the following are a few of the most important. First, there is a contribution of up to 15.15 percent of salary placed into a retirement plan. This is the sum of the employee's contribution (6.65 percent of gross salary) and the state's contribution (from 6.0 to 8.5 percent of salary). Second, the retirement savings plan is self-directed, and the vesting period is one year and one day. If an employee does not vest, the state's monies are returned. The retirement benefit or monthly income is based on contributions and earnings on those contributions.

The Teacher Retirement System is for all persons who opt not to be in ORP or are not eligible for ORP. TRS is a defined benefit program, in which the employee's retirement benefit is two percent of average salary in the highest three years, multiplied by the number of years of participation in the program. The current vesting period for TRS is five years.

Whether the choice is ORP or TRS, most employees are eligible to place additional pre-tax contributions into a Tax Deferred Account (TDA). A TDA is a supplemental investment that may be made in addition to the mandatory program. TDAs receive no state contribution. While similar to an Individual Retirement Account (IRA) in that it is self-directed, TDAs differ from IRAs in several respects. First, the TDA usually allows an employee to contribute more pre-tax dollars than an IRA. Second, there is a calculation required by the IRS to determine the additional amount that may be saved. The calculation is called a Maximum Exclusion Allowance (MEA). While the calculation is complicated, the additional amount that can be deferred usually ranges from four to eight percent of salary.

The IRS has adopted certain guidelines and restrictions that affect ORP and TDA accounts. Whether one is a new employee or a veteran faculty member, there are three important dates to consider when analyzing retirement. First, the Tax Reform Act of 1986 added required minimum distributions beginning at the age of 70½ for all contributions made after 1986, including the earnings on the Dec. 31, 1986 balance. There is one exception to this rule. A faculty member still employed in the college system past age 70½ need not begin distributions until the earlier of age 75 or actual retirement. Distributions on pre-1987 values are required at age 75 also.

The 1986 law also added withdrawal restrictions to TDA annuities (mutual funds have always been restricted) and a ten percent penalty for premature distributions. The ten percent premature distribution penalty was effective Jan. 1, 1987, while withdrawal restrictions were effective Jan. 1, 1989. Those restrictions mean that money cannot be withdrawn before age 59½ except in the event of death, disability, hardship (limited to contributions only) or separation from service. The ten percent penalty applies before age 59½ unless the employee separates from service at age 55 or later, has a medical hardship, disability, Qualified Domestic Resolution Order, or dies. The Dec. 31, 1988 account value for annuities is "grandfathered" so that withdrawals can be made for any reason; however, the ten percent penalty will still apply.

Most companies have incorporated TDA loan provisions into their policies or custodial agreements under the Tax Equity and Fiscal Responsibility Act of 1982. The IRS and each firm will have certain guidelines and criteria that must be followed. If the IRS rules are not followed, the loan could be considered a withdrawal or premature distribution and subject to tax and ten percent penalties. For specific information, the investor should contact representatives of the company.

Another date that will affect ORP and TDA accounts is Dec. 31, 1995. The Revenue Reconciliation Act of 1993 places further restrictions on the amount that can be contributed on a pre-tax basis. Effective Dec. 31, 1995, the maximum salary on which ORP contributions may be made is $150,000.

Editor's Note: *For the twenty-first consecutive year, this Analysis has been made available to members of the Texas Association of College Teachers and the Texas Junior College Teachers Association to assist in their retirement planning. The staff of the two associations who compiled this year's Analysis are grateful for the efforts of Frank L. Wright, who managed the Analysis for most of its history, Marjorie Collings-Diehl, who introduced a new format last year, and the many professionals of the ORP/TDA companies who cooperated in making this service possible.*

No investment decision should be based solely on the data reported in this Analysis. Investment needs vary, and, as we all know, "Past performance does not guarantee future success."

Additionally, when dollars are withdrawn for retirement purposes, a 15 percent excise tax is added to any normal taxes due on amounts above $150,000 in any one year. The Revenue Reconciliation Act of 1993 has another far-reaching effect. Under the law, the IRS determines an individual's life expectancy using mortality tables, then subtracts the actual age at death to determine how many fewer years of retirement the person had than expected. This number is multiplied by $150,000 then subtracted from the cumulative remaining balance in the ORP and TDA accounts. A 15 percent excise tax is due on that amount.

For example, an employee retires at age 65 with total accumulations (ORP and TDA) of $2.4 million. According to the mortality tables, the employee is expected to live to age 85. The employee dies at age 75, and the total account remaining is $2 million. According to the mortality table, the employee died 10 years sooner than expected. These ten years, multiplied by $150,000 equals $1.5 million. This amount is then subtracted from the remaining account value of $2 million, leaving $500,000, which is considered excess savings and is taxed an additional 15 percent, or $75,000. This does not include income or estate taxes.

Caution should be exercised, with special attention given to many charges companies can assess. All performance figures quoted in this study are net of all administrative or management fees for the specific years mentioned. Net performance is a good starting place for comparison. Neither low nor high expenses and charges assure the best investment. Is an investment that has a gain of ten percent and charges only one percent per year (nine percent net) better than an investment that has a gain of 30 percent and charges three percent per year (27 percent net)? Historical investment performance does not and cannot guarantee future results. However, many individuals will use past performance to assist in the decision process. Flexibility and portability should also be considered.

As an investor, it is important to analyze front end charges (which reduce the amount of money that goes to work immediately), and contingent deferral charges (which tend to limit flexibility and the portability of the investments). In order to maximize potential gains in the future through new products or innovations, flexibility and the allowance of change are important factors.

Fixed Accounts

Fixed accounts are traditionally investments in the "general accounts" of an insurance company. These accounts function in a fashion very similar to a bank's Certificate of Deposit. The dollars on deposit are "lent" to the insurance company. The insurance company agrees to repay both principal and a contractually-guaranteed minimum interest rate, presently ranging between 3 percent and 4½ percent. Most companies pay the current interest rate, which is normally higher than the contractual minimum. This rate may change daily, monthly, quarterly, or annually. The current rate of interest is derived from the company's earnings, and is set by the board of directors. The actual formula for the current interest rate varies from firm to firm. It is largely an unknown and discretionary formula, subject to change.

Other types of fixed accounts offer more specific information regarding their yields. They may offer a rate based upon a pool of specific underlying assets such as government bonds, treasuries, or other securities. These are sometimes called Market Value Adjusted accounts. Only when a firm will disclose and contractually guarantee the formula can investors be assured of the interest crediting method for their contract. While most insurance companies work on an old banking principle, paying policyholders two percent less than the company earns on its investments, the choice of formulas is still at the discretion of the company's board.

Insurance companies credit or pay interest in many different methods. The most widely used method is to "band" interest rates. As money is received by the company the current interest rate is applied. The current interest rate can be guaranteed for any period of time. However, as the rate changes, monies received from that point forward would be considered a new band and credited at the new rate. The old money, or band, may continue to earn the former rate of interest for the specified period of time. Once that time has elapsed, a new rate may be applied to that band. Over time, the contract may have many bands of different rates. Some firms band for a year and then the dollars drop into a pool or portfolio. The current rate paid on the pool or portfolio may be higher than the initial band. If the rates are quoted on a portfolio basis, the dollars earn the stated interest rate when deposited.

To attract new participants, many companies will increase or enhance third quarter current rate declarations, when companies receive the lowest contributions of the year. Not all companies engage in this practice; however, one should be aware that this strategy is used to entice participation in certain programs.

Another tool to entice participation is the "two-tier" crediting process. This process enhances the rate for dollars that are annuitized at retirement, and credits less interest to those wishing a cash option. Annuity contracts have two phases, accumulation and distribution. Annuitization is a distribution phase. By utilizing this distribution process, a participant can buy an "income stream." The insurance company will guarantee, according to the contract choice made, to provide an income the annuitant cannot outlive. Other options can include: receiving money for a set period of time, or even an income stream for the spouse upon the annuitant's death (known as joint and last survivor option) or any other mutually-agreed combination. The loss of flexibility and liquidity for the dollars annuitized is assured, since the purchase of an income for life guarantees the accumulation in the account to be with the insurance company for a very long time.

When comparing interest rates, be careful of the manipulations that companies may provide to "enhance" their contracts. The highest interest rate is not necessarily the best bargain. Since interest rates have declined in the last ten years, a number of companies will pay a first-year bonus thereby enticing a move to that company. However, the enhanced first-year rate can be at the expense of the renewal rate.

Not all enhancements to contracts are negative. Some bonus contracts truly provide a positive enhancement to earning potential. Annuitization is necessary to some people's financial planning, but is typically not recommended for all accumulations. Keep in mind, the firms currently available for ORP

1995 Legislative Changes to ORP Funding

The 74th Texas Legislature made several decisions regarding the Optional Retirement Program which may affect the planning decisions of ORP participants and potential participants. The rationale begins with the Teacher Retirement System. The TRS Fund was termed "robust," permitting the Legislature to reduce state funding from 7.31 percent to 6.0 percent of salary, while allowing an unprecedented benefits increase to retired TRS participants (insignificant enhancements were adopted for future retirees).

Next, as the logic continued, ORP participants should not receive greater state contributions to their retirement plans than do TRS participants, so the ORP level was correspondingly reduced to 6.0 percent. Then, recognizing the public policy benefit of ORP and an implied agreement with ORP participants, the drafters of the budget added enough money in a special appropriation to the institutions to supplement the 6.0 percent with 1.31 percent to total 7.31 percent—the appropriated level for the past four years. Finally, ORP participants must remain hopeful that institutions can find an additional 1.19 percent to reach an 8.5 percent non-participant match, as all universities and most two-year colleges have provided for the past 15 years.

For new ORP participants hired after Sept. 1, 1995, the legislative intent is different. Riders to the Appropriations bill stipulate that the ORP contribution shall be the same as the TRS rate (with no supplement provided) and that new participants be clearly advised that the ORP contribution rate is subject to change.

and TDA are focused upon creating competitive products for accumulations. At retirement, shopping for the best annuitization rate is a very prudent decision. In addition to checking with one's current firms, there are several companies that specialize in the distribution phase (annuitization). At retirement, all accumulations in both ORP and TDA accounts become 403(b)s. (403(b) is the section of the Internal Revenue Code that allows for these retirement programs. Therefore, all dollars could be comingled. By placing a larger sum on deposit, one could purchase a higher income stream, but do not forget to shop because it is a lifelong decision.

Most fixed contracts, like CDs, will have a penalty for early withdrawal. The term for this is surrender or withdrawal penalty. This charge is usually assessed on payments made to the contract that have not been "on-deposit" for a specified period of time.

Finally, it is important to consider ratings of firms if the dollars are invested in the fixed side of any contract. Since the money is guaranteed by the insurance company, solvency of the firm should be a factor for consideration. When placing assets in a fixed account, utilizing two or even three different rating services is considered prudent. (See Table 1.) Each rating service (such as A.M. Best, Standard and Poor's, Duff and Phelps, and Moody's) has a different area of expertise and specific evaluation criteria. Some of those areas include solvency and claims-paying ability. However, be advised that even these rating services are not infallible. In the past, several companies have been placed into "receivership" despite having high ratings by these services. Texas does have a guarantee program. This program offers protection of up to $100,000 of account value with each company.

Mutual Funds

Mutual funds are available for ORP and TDA deposits. An investment company or a mutual fund is either a corporation or a trust in which investors pool their funds and invest them in a wide variety of securities. An investment company or mutual fund is engaged in the business of investing in securities, managing funds for people more effectively than they ordinarily could for themselves. A fund operates as a single large account that is owned by many shareholders. Today, there are more mutual fund choices available than companies listed on the New York Stock Exchange. As the world economy continues to grow, opportunities for investing beyond our shores become increasingly viable options. Additionally, most funds are now grouped in "families" that offer a broad array of funds within one package or company.

Here is a brief description of the kinds of investments available

1. Money Market Funds invest in securities that mature in less than one year. These funds can be composed of one or more of the following: Treasury bills, certificates of deposit, commercial paper, Eurodollar CDs, and notes. The objective is to maintain a constant share value while producing a return slightly above bank money market funds.

2. Bond Funds can come in many varieties, including a government bond fund, a corporate bond fund, high yield bond fund, or others. Typically, the investment criterion requires that any holding purchased be a bond.

3. Stock Funds can be classified in three categories. Equity-Income Funds focus on income, with capital appreciation as a secondary concern. Growth and Income Funds attempt to produce both capital appreciation and current income. Growth Funds seek capital appreciation first while current income is a distant secondary concern.

4. Balanced Funds are also called "total return" funds. The objective is to provide total returns through growth and income. The fund typically purchases stocks, bonds, and convertible securities. Weighting of each asset class will depend upon the manager's perception of the market, interest rates, and risk levels.

5. International (Global) Equity Funds consist of two types. International or Foreign Funds may only invest in stocks of foreign companies. Global Funds can invest in both foreign and U.S. stocks. The objective of either category is growth of capital.

6. Aggressive Growth (Small Company) Funds are mutual funds that focus strictly on appreciation, with no concern about generating income.

7. Special Funds are grouped in two categories: Metal Funds and Non-Diversified Funds. A metal fund purchases metals in one or more ways: bullion, gold stocks, and mining stocks. Non-Diversified Funds are defined by the Securities and Exchange Commission as holding more than five percent of the funds' total holdings in the security of one company. These funds can also be industry specific.

The above definitions have been modified from those found in the Certified Fund Specialists guide.

Table 1 — Company Rankings

Company	AM Best	S & P	D & P	Moody's
Allmerica Financial/SMA Life	A	A+	nr	Aa3
American Express Financial Adv	A+	n/a	AAA	Aa2
American United Life	A+	AA-	AA+	A
Century Life of America	**A+**	**nr**	**AA-**	**nr**
College Life Insurance	**A**	**BBBq**	**nr**	**nr**
Delta Life and Annuity	**A+**	**BBq**	**AA-**	**nr**
Diversified Investment Advisors	A	AA+	AA-	Aa3
The Equitable Life Assurance	A	A+	A+	A2
Fidelity and Guaranty Life	A-	BBB+	A1	Baa3
Fidelity Standard Life	**A**	**AA**	**nr**	**nr**
Franklin Life Insurance	**A+**	**AA**	**AA+**	**Aa3**
Great American Life (GALIC)	**A**	**BBBq**	**A+**	**Baa3**
Great Southern Life	A	BBBq	nr	nr
Jackson National Life	A	AA	AA	nr
Kemper Investors Life	A-	nr	A+	Baa1
Life Insurance Co. of the Southwest	**A**	**nr**	**AA-**	**nr**
Lincoln National Life	**A+**	**AA-**	**AAA**	**Aa3**
Loyalty Life	**B+**	**BBq**	**nr**	**nr**
Massachusetts Mutual Life	A++	AAA	AAA	Aa1
MetLife	A+	AA+	AAA	Aa1
Mutual of America	A+	AA+	AA+	Aa3
National Western Life	**A-**	**A+**	**nr**	**nr**
Nationwide Life Insurance	**A+**	**AAA**	**nr**	**Aa1**
New York Life Insurance	**A++**	**AAA**	**AAA**	**Aaa**
North American Security Life	A-	A	nr	Baa1
Northern Life Insurance	A+	AA-	AA	A1
The Pioneer Group	A	A+	AA	Aa
SAFECO Life	**A+**	**AA**	**nr**	**Aa2**
Security Benefit	**A+**	**AA-**	**AA-**	**nr**
Security First Life	**A**	**AA**	**nr**	**nr**
Southwestern Life Insurance	B+	B+	B	B2
State Farm Life	A++	AAA	nr	Aaa
TIAA	A++	AAA	AAA	Aaa
Transamerica Life Insurance	**A+**	**AA+**	**AA+**	**Aa3**
Travelers Insurance Company	**A**	**A+**	**A+**	**A2**
Union Central	**A**	**A+**	**A+**	**nr**
United Investors	A+	AAA	nr	nr
UNUM Life Insurance	A++	AA	nr	Aa2
USAA Life Insurance	A++	AAA	nr	Aa1
VALIC	**A++**	**AAA**	**AAA**	**Aa2**
Western National Life	**A**	**A+**	**AA-**	**A2**

Each mutual fund comes with a prospectus, which must be provided to the investor before purchase. This prospectus will provide information such as the name and credentials of the fund manager, the goals and objectives of the specific fund, and information regarding fees and other expenses. It will also describe the limitations placed on the manager. All funds instruct the investor to "read the prospectus carefully before investing or sending any money." Unfortunately, the prospectus is written in such technical terminology, most people would have difficulty interpreting its contents.

All mutual funds have fees, including so-called "no-load" funds. Who has not read beautiful, glossy brochures that funds use to market their products? Who pays for the marketing, research, administrative support, reports, fund managers, and other costs? The investor pays these expenses. Accepting the fact that there is "no free lunch," what charges should one review before investing?

The investment advisor or advisors, making the daily decisions—to buy, sell, or hold the investments of the fund—must be paid. The research and overhead costs for administering the fund must be paid. These are usually described as "investment advisory expenses" or "management fees." Always find out what the management fees are. They range from 0.17% for Money Market Funds to 5% for International Funds. Does the fee amount affect the performance of the fund?

Table 2 — Contract Expenses

Company	Contract ID	Annual Policy Fee	Total M&E	Contract Admin. Exp.	Expense Ratios	Excess Transfer Fees
Allmerica Financial/SMA Life	ExecAnnuity Plus	30.00	1.45	0.000	0.42 - 1.50	$25 over 6
American Express Financial Adv	Flexible Annuity	30.00	1.00	0.000	0.64 - 0.89	na
American United Life	TDA Multiple Fund	30.00	1.25	0.005	0.28 - 1.05	na
CREF	RA, SRA (nl), GSRA	none	0.00	0.250	0.29 - 0.42	na
Diversified Investment Advisors	Fixed Accts - ORP	30.00	0.90	0.000	0.10 - 1.02	na
Diversified Investment Advisors	Fixed Accts - TDA	24.00	0.90	0.000	0.10 - 1.02	na
The Equitable Life Assurance	EQUI-VEST	none	1.34 - 1.49	0.000	0.38 - 0.78	na
Fidelity Standard Life	FLS224	27.50	1.35	0.000	0.27 - 0.80	$10 - currently waived
Kemper Investors Life	Advantage III	25.00	1.00	0.300	0.53 - 0.93	na
Lincoln National Life	Multi-Fund - ORP	none	1.00	0.000	0.37 - 1.26	na
Lincoln National Life	Multi-Fund - TDA	25.00	1.00	0.000	0.37 - 1.26	na
Massachusetts Mutual Life	Flex Extra Annuity	35.00	1.15	0.150	0.39 - 0.91	na
MetLife	Preference Plus	0.00	0.75	0.500	0.32 - 1.04	na
Mutual of America	TDA-3300	24.00	0.50	0.083	0.13 - 1.08	na
Nationwide Life Insurance	Best of America IV	12.00	1.25	0.050	0.25 - 1.70	na
New York Life Insurance	NVA	30.00	1.30	0.10 - 0.20%	0.47 - 0.97	$30 over 12/yr
North American Security	Venture	30.00	1.25	0.150	0.57 - 1.25	na
SAFECO Life	Resource B	30.00	1.25	0.000	0.64 - 1.20	$10 over 12/yr
Security Benefit	Variflex	30.00	1.20	0.000	0.61 - 1.34	na
Security First Life	SFL228	24.00	1.35	0.000	0.27 - 1.30	na
TIAA	RA, SRA (nl), GSRA	none	0.00	0.250	na	Must move over 10 yrs
Travelers Insurance Company	Universal Annuity	30.00	1.25	0.000	0.32 - 1.25	na
Union Central	VA	30.00	1.20	0.250	0.56 - 1.08	$10 over 6/yr
United Investors	Advantage II	50.00	0.90	0.000	0.62 - 1.26	None, only 12 allowed
UNUM Life Insurance	Variable Annuity III	25.00	1.20	0.000	0.40 - 1.05	na
VALIC	Portfolio Director	none	1.00 - 1.25	0.05 - 0.33%	0.38 - 1.02	na

Total M&E—Mortality and Expense Risk. **Expense Ratio**—the range of sub-accounts for 1994

Yes, it does. While one does not want to make this an overriding concern, an investor needs to be comfortable and understand the fees assessed. Generally, net performance, not internal cost, is the important factor to consider when investing.

There are three pricing strategies for mutual funds. A-share mutual funds are front-loaded funds. The cost to invest will usually range from zero percent for Money Market Funds to eight percent for International Funds. The load immediately reduces the amount going to work. These funds will typically be presented by a salesperson who will receive a commission to represent that company.

B-share mutual funds are sometimes known as no-load with a contingent deferred sales charge. These shares have an early withdrawal penalty if the amount does not remain on deposit for a specified period of time. These funds typically have higher management fees than the A-shares and are often clones of an A-share fund.

C- and D-share mutual funds are no load in, and if held for a period of time (up to 1 year), no load out. These are deemed no-service or self-service funds. This class of funds can be brought to the investor in two ways. The old line of funds has no sales force; transaction are made using a toll-free phone number. The new line of funds uses salespersons that may or may not receive an up front commission. The management fees will probably be higher than B-shares, therefore one should check the prospectus. More families will begin offering C- and D-shares.

Another fee that may be assessed is a 12-b-1 fee, named after a federal government rule. This fee pays for distribution costs, including advertising and dealer compensation. The 12-b-1 fee may provide a venue for use, compensating a professional to work with an investor in the design of an investment plan. The professional will be paid based upon the amount invested and the performance of the account. If applicable, this fee will be found in the prospectus.

It has long been the subject of much discussion whether paying an up front charge is best or if it is preferable to have a contingent charge. One position holds that if the investment is for the long term (ten years) it will be better to pay up front charges, since this will make the annual management or investment charge significantly lower. This argument is true. However, it does not take into consideration personal, economic, or product changes. The original investment chosen today may not be the best investment for an individual in the future.

Variable Annuities

Variable annuities can be described as a combination of fixed annuities and mutual funds with a twist. Variable annuity contracts are life insurance contracts that have as few as one or as many as 30 variable investment options. These options are referred to as sub-accounts. The sub-accounts are, by law, separate accounts. The variable choices offered differ from the fixed account in that the investor, not the insurance company, absorbs the investment risk. There are no guarantees. The money is never commingled in the insurance company's general account. All earnings or losses are tied to investment performance of the underlying account.

Many variable annuity contracts have fixed accounts. Research shows that almost 60 percent of assets in variable annuity contracts are in fixed accounts. While this may be prudent for a particular investor, the discussion provided in the fixed annuity section applies here. In some cases, the fixed portions of these contracts are not as competitive as a fixed only contract. Variable annuities are by design variable investments.

The variable annuity is a product that is constantly evolving. The horizontal integration of these contracts is an innovation that seems to be growing. Previously, all programs were vertically integrated. Management, marketing, administration, and sales were all performed by the same company. In the late 1980s, several firms began adding external fund managers to the proprietary funds offered in the contract. Today, an investor can even cross fund families in one contract.

Remembering that the variable annuity contract is offered by an insurance company may assist an investor with the following discussion regarding fees. The expense risk and mortality charge are fees assessed in most variable annuities. The expense charge guarantees from the date a contract is signed that the charges for management and annual contractual charges will not increase for the life of that contract. The mortality charge is unique to variable annuities. Mortality charges are guarantees by the insurance company that in the event of death, heirs will receive either the contributions (deposits) or the face value of the contract, whichever is greater.

Today, several contracts have expanded the mortality feature. This is called a "stepped-up death benefit." If available, the contract will increase the amount invested at a certain rate (*e.g.*, five percent per year) or at a contract anniversary date (*e.g.*, the fifth contract year). This value is the new "floor" that the heirs will receive. This can be a very attractive feature for older faculty investing in stock accounts late in their careers. Another fee assessed by the variable annuity is the investment advisory fee and, if applicable, a 12-b-1 fee.

Table 3 — TDA Loans

Company	Contract ID	Interest Charged	Fee	Other Features
Allmerica Financial	ExecAnnuity Plus	2% spread	0	Minimum $1,000
American Express Fin. Adv.	Flexible Annuity	3.4% spread	0	One loan outstanding at a time
American United Life	AUL American	1.22% spread	0	Minimum $2,000
American United Life	Series III	1.35% spread	0	Minimum $2,000
Century Life of America	**2754 TX.**	**2.5% spread**	**0**	
College Life Insurance	**Heritage**	**2% spread**	**0**	
Delta Life and Annuity	**All TDA Annuities**	**2%**	**0**	
Diversified Investment Advisors	Fixed & Gov't Fixed	3% spread	0	Min. $2,500; 1 loan/12 months
The Equitable Life Assurance	Equi-Vest	2% spread	0	Minimum $3,000
Fidelity and Guaranty	Maximus X	2.5% spread	0	Minimum $1,000
Fidelity Standard Life	**FSL224**	**2.5% spread**	**50**	**Minimum $2,500**
Great American Life (GALIC)	**All TDA Annuities**	**3% spread**	**0**	**Minimum $1,000**
Great Southern Life	**Legacy**	**2% spread**	**0**	
Jackson National Life	Flex I	2% spread	0	
Kemper Investors Life	Advantage III	2% spread	0	Minimum $1,000
Life Insurance Co. of SW	All TDA Annuities	2% spread	0	Minimum $500
Lincoln National Life	**All TDA Annuities**	**2.5% spread**	**35**	**Minimum $2,500, One loan outstanding at a time**
Loyalty Life	**Smart Annuity**	**2% spread**	**0**	
Massachusetts Mutual Life	Flex Extra Annuity	3% spread	0	Minimum $3,000
MetLife	Preference Plus	2% spread	25	125% coverage
Mutual of America	TDA-3300	3.75% spread, variable	0	Minimum $1,000
Nationwide Life Insurance	**Best of America IV**	**2.25% spread**	**0**	**Minimum $1,000**
New York Life Insurance	**NVA**	**2% spread**	**25**	**Minimum $500**
North American Sec. Life	**Venture**	**2% spread**	**0**	**One loan outstanding at a time**
Northern Life Insurance	All TDA Annuities	5.5%	0	Minimum $500
SAFECO Life	QPAIII	2.5% spread	25	
Security Benefit	Variflex	2% spread	0	
Security First Life	**SFL227 & SFL228**	**2.5% spread**	**50**	**Minimum $2,500**
Southwestern Life Insurance	**FlexRite**	**2% spread**	**0**	**Available in the 2nd year**
TIAA/CREF	**Only GSRA**	**Moody's Corp Bond Rate**	**0**	**Minimum $1,000**
Transamerica Life Insurance	MERIT-Flex Group TSA	3% spread	25	Minimum $3,000; Borrowed portion earns no interest
Travelers Insurance Company	Universal Annuity	2% spread	0	Minimum $1,000
Travelers Insurance Company	**T-Flex Annuity**	**2.5% spread**	**0**	**Minimum $1,000**
Union Central	**All TDA Annuities**	**2% spread**	**0**	**Minimum $2,500**
UNUM Life Insurance	**All TDA Annuities**	**3% spread**	**50**	**Minimum $1,000**
USAA Life Insurance	QRA	Prime +1.25%, variable	0	Minimum $2,500
VALIC	Portfolio Director	2% spread	0	Minimum $1,000
Western National Life	All TDA Annuities	2% spread	0	May borrow 90% of cash value up to $10,000

The surrender or withdrawal structure of the variable annuity is very similar to B-share Mutual Funds (no-load with a contingent deferred sales charge). Most contracts will not have front end charges, but will have surrender charges. These charges may be level (say, three percent for three years, then dropping to zero), reducing (say, six percent the first year, then reducing one percent per year), or level for a certain period of time then declining (say, six percent the first two years, then declining each year to zero). This penalty may be assessed upon each contribution. This type of surrender charge is called a "rolling surrender charge." The penalty can also be based upon contract years. This type of surrender charge is called a "non-rolling surrender charge." If dollars are moved to another firm before the time period for surrender charges has elapsed, the contributions can be penalized for early withdrawal. Unlike mutual funds, most companies allow a ten percent free withdrawal, allowing a transfer to another firm. This ten percent free withdrawal is usually not a cumulative privilege.

Another feature offered by variable annuities is dollar cost averaging. This allows an investor to place a systematic transfer of a specific amount each month from one subaccount to another. Theoretically, if the investor purchases shares over a period of time when prices are high and low, the cost per share will be less expensive in the long term using dollar cost averaging. The availability of this option could be an additional feature to consider.

Additional Options

A recent innovation in ORP and TDA investment products is the trust. This option allows the investor to design a very personal investment. Unlike investing in one family with limited options, through the trust arrangement the investor can mix different funds and cross family lines. The ability to select the top performers, or specific asset classes from several mutual fund families is a powerful investment tool. Currently, this option is available for fund use only (not multiple variable annuities) through several different trust programs. The list can be found in the additional options section, beginning on page A 15.

Another innovation is on the money management side. Texas law, under the section of law that created ORP, allows the use of independent professional investment advisors. The fee for this service can vary, but may not exceed two percent annually. The recognition by the investment community that this service can be provided to faculty has added a new dimension to ORP and TDA accounts.

Money management has many schools of thought. There are extremes. At one extreme are the institutional investors who typically use asset class selection with systematic rebalancing. At the other extreme are the market timers. This theory purports the ability to take advantage of upswings while limiting the downside. Of course, most theories and services fall between these extremes.

There are services that provide recommendations that have been available for a period of time, but only in the last year or so have they gained favor among faculty. There are a number of successful methods that the investor may employ to obtain additional investment advice. In some cases, these services can be placed on top of a family of funds or variable annuity. Remember, if this service is placed on top of a mutual fund or a variable annuity, any cost associated with the underlying investment does apply.

Summary

This study seeks to inform the potential investor of the pros and cons of many different types of investments, products, and styles of money management. As with all cash accumulation plans, investment performance may vary. There are no guarantees! This study should not be the sole basis for investment decisions. As investment decisions are very personal, criteria important to some may not be important to others.

The final decision regarding retirement investments should remain between the investor and the investment professional, when utilized. A properly designed program can be developed to enhance performance and maximize gains given the investor's risk tolerance level. This study has been designed to assist in analyzing the cost, performance, and flexibility of programs available for the investor.

Formulating the Decision

1. What will be my financial needs at retirement, and should I supplement my ORP with other investments such as a tax deferred annuity?
2. What is the likelihood of a good return throughout the term of my investment? Is it diversified enough to ensure stability?
3. What are the outside rating firms' evaluations of the carrier? Does the company have soundness and experience to fulfill its contract and provide good management?
4. What are the expenses involved with the program? Do transfer fees, surrender charges, and other costs permit flexibility as my investment needs change?
5. Is my contract surrenderable for cash value, in whole or in part, after leaving covered employment for ORP, and after I turn 59½ for TDA? Does it allow lump sum withdrawals in lieu of annuitization at retirement?
6. Do I have sufficient choices between fixed and variable types of investments and can I shift between them easily and without cost?
7. Are my company's reporting and servicing policies sufficient for my needs?

Table 4 — Fixed Rates

Company	Contract Name	Interest Rates 1994	Min.	Crediting Method
Allmerica Financial/SMA Life	ExecAnnuity Plus	4.50	3.00	Portfolio
American Express Fin. Adv.	Flexible Annuity	6.95	3.00	Banded for 1 yr
American United Life	AUL American Series	6.95	4.00	Banded–1 year guarantee
American United Life	**Series III**	**6.82**	**4.00**	**Banded–1 year guarantee**
Century Life of America	**2754 TX**	**6.60**	**4.50**	**Portfolio**
College Life Insurance	**Heritage 120**	**6.65**	**3.50**	**Banded**
College Life Insurance	Heritage 127	6.15	3.50	Banded
College Life Insurance	Heritage 121	6.65	3.50	Banded
Delta Life and Annuity	Flexible Front Load	7.00	4.00	Portfolio
Delta Life and Annuity	**Flexible No Load**	**6.50**	**4.00**	**Portfolio**
Delta Life and Annuity	**Flexible No Load Prefd**	**6.25**	**4.00**	**Portfolio**
Delta Life and Annuity	**Single Premium Prefd**	**6.75**	**4.00**	**Portfolio**
Delta Life and Annuity	Single Premium Prefd II	7.00	4.00	Portfolio
Delta Life and Annuity	Income Regular	6.00	4.00	Portfolio
Delta Life and Annuity	Income Preferred	6.75	4.00	Portfolio
Delta Life and Annuity	**Bonus Interest First Year**	**6.65**	**4.00**	**Portfolio**
Diversified Investment Advisors	**Fixed Fund**	**6.47**	**3.50**	**Banded**
Diversified Investment Advisors	**Gov't Fixed Account**	**5.71**	**3.00**	**Banded**
The Equitable Life Assurance	EQUI-VEST	6.00	3.00	Portfolio
Fidelity and Guaranty Life	Maximus II	7.50	3.50	Banded then pooled
Fidelity and Guaranty Life	Maximus SP	6.25	4.00	Banded then pooled
Fidelity and Guaranty Life	**Maximus X**	**7.05**	**4.00**	**Banded then pooled**
Fidelity Standard Life	**FSL224**	**7.00**	**3.00**	**Banded**
Franklin Life Insurance	**Presidential Annuity IIA**	**6.85**	**4.00**	**Banded**
Great American Life (GALIC)	TSA I (A100)	6.80	4.00	Banded
Great American Life (GALIC)	TSA II (A101)	7.80	3.00	Banded
Great American Life (GALIC)	TSA III (A102)	6.80	4.00	Banded
Great American Life (GALIC)	**TSA IV (A104)**	**7.80**	**3.00**	**Banded**
Great American Life (GALIC)	**TSA V (A105)**	**6.80**	**4.00**	**Banded**
Great American Life (GALIC)	**GTSA VI (GTS6/CTS6)**	**7.00**	**4.00**	**Banded**
Great American Life (GALIC)	GTSA VI-SS (GTS6SS/CTS6SS)	7.00	4.00	Banded
Great American Life (GALIC)	TSA VII (A107)	7.00	3.00	Banded
Great American Life (GALIC)	TSA VIII (A108)	7.00	3.00	Banded
Great Southern Life	**Legacy 120**	**6.65**	**3.50**	**Banded**
Great Southern Life	**Legacy 127**	**6.15**	**3.50**	**Banded**
Great Southern Life	**Legacy 121**	**6.65**	**3.50**	**Banded**
Jackson National Life	Flex I	7.25	3.00	Banded
Kemper Investors Life	Advantage III - Fixed II	6.55	4.00	Banded–1 yr lock
Kemper Investors Life	Advantage III - Fixed I	4.00	4.00	Portfolio 90-day lock
Life Insurance Co. of the SW	**Flex II**	**6.75**	**3.00**	**Banded then pooled**
Life Insurance Co. of the SW	**Flex I**	**6.75**	**3.00**	**Banded then pooled**
Life Insurance Co. of the SW	**Premier**	**7.00**	**3.00**	**Banded then pooled**
Lincoln National Life	Multi-Fund–ORP	7.35	3.50	Banded for 1 yr portfolio
Lincoln National Life	Ind Fixed Ann–ORP	7.35	3.50	Banded for 1 yr portfolio
Loyalty Life	Smart Annuity 128	6.15	3.50	Banded
Loyalty Life	**Smart Annuity 121**	**6.65**	**3.50**	**Banded**
Massachusetts Mutual Life	**Flex Extra Annuity**	**5.15**	**3.50**	**Portfolio**
MetLife	**Preference Plus**	**5.22**	**3.00**	**Banded**
Mutual of America	TDA-3300	6.25	3.00	Portfolio
National Western Life	01-1091	6.00	4.00	Portfolio
National Western Life	01-1093	6.25	4.00	Portfolio
National Western Life	**01-1096**	**6.00**	**3.00**	**Banded**
National Western Life	**01-1097**	**5.25**	**3.00**	**Banded**
National Western Life	**01-1098**	**6.00**	**3.00**	**Portfolio**
National Western Life	01-1104	7.05	3.00	Portfolio
Nationwide Life Insurance	Best of America IV	6.25	3.00	Banded quarterly
New York Life Insurance	NVA	6.00	3.00	Banded
North American Security Life	**Venture**	**5.80**	**3.00**	**Banded–1 yr lock**
North American Security Life	**Venture**	**6.60**	**3.00**	**Banded–3 yr lock**
North American Security Life	**Venture**	**6.90**	**3.00**	**Banded–5 yr lock**
North American Security Life	Venture	7.00	3.00	Banded–6 yr lock
North American Security Life	Venture	7.10	3.00	Banded–7 yr lock
Northern Life Insurance	A+ Annuity	6.67	3.00	Banded
Northern Life Insurance	**Retirement Plus**	**6.67**	**3.00**	**Banded**
Northern Life Insurance	**TSA I**	**6.92**	**3.00**	**Banded**
SAFECO Life	**QPA III**	**5.90**	**4.34**	**Banded–6 mos guarantee**
Security Benefit	Variflex	6.75	4.00	Banded then pooled
Security First Life	SFL228	6.50	3.00	Banded
Southwestern Life Insurance	FlexRite	5.90	4.00	Portfolio
Southwestern Life Insurance	**GFDA**	**6.60**	**4.00**	**Portfolio**
Southwestern Life Insurance	**GPA70**	**5.50**	**4.00**	**Portfolio**
State Farm Life	**DLA**	**5.65**	**3.00**	**Banded**
TIAA	RA	7.25	3.00	Banded
TIAA	SRA, GSRA	6.75	3.00	Banded
Transamerica Life Insurance	MERIT-Flex	6.50	3.50	Banded
Travelers Insurance Company	**Universal Annuity**	**4.25**	**3.50**	**Portfolio**
Travelers Insurance Company	**T-Flex Annuity**	**7.00**	**3.50**	**Mo. Banded "Cell rates"**
Union Central	**GRA**	**7.33**	**4.00**	**Banded**
United Investors	Century One Plus	6.40	3.50	Banded
UNUM Life Insurance	No Load Choice	6.00	4.00	Portfolio guar for 1 yr
UNUM Life Insurance	Variable Annuity III	6.00	4.00	Portfolio guar for 1 yr
USAA Life Insurance	**QRA**	**6.00**	**4.50**	**Portfolio**
VALIC	**Portfolio Director**	**7.30**	**3.00**	**Banded, then pooled**
Western National Life	**TSA Plus**	**6.75**	**4.00**	**Banded**
Western National Life	TSA Plus II	7.00	4.00	Banded
Western National Life	Vision Flex	7.25	3.00	Banded

Fixed Annuity Contracts

American Express Financial Advisors has four current contracts: two fixed only annuities and two combination variable and fixed annuities. The toll free number is: 1-800-272-4445.

1. *The Fixed Retirement Annuity* is available for lump sum or rollover deposits only. The rates vary based upon the amount deposited. The base rate paid on 12/31/94 was 5.95%, increasing to 6.9% for higher deposit amounts, and is guaranteed for 1 year. The minimum guaranteed rate is 4% for 19 years and 3.5% thereafter. This contract has a declining surrender charge of 7%-0% over eight years.

2. *The Fixed Retirement Annuity–Value Plus* is available for lump sum or rollover deposits only. The rates vary based on the amount deposited. The base rate paid on 12/31/94 was 6.45%, increasing to 7.4% for higher deposit amounts, and is guaranteed for 1 year. The minimum guaranteed rate is 4% for 19 years and 3.5% thereafter. This contract has a declining surrender charge of 10%-0% over eleven years.

Century Life of America has 15 contracts available for TSA. The company provided information on Policy 2754TX. This is a flexible premium retirement annuity. Available since 1989, this contract has a guaranteed minimum of 4.5% and a current rate of interest of 6.6% as of 12/31/94. This contract uses a portfolio method for interest crediting. There is a declining withdrawal charge starting at 12% in year 1, declining by 1% per year and vanishing in year 13. The phone number is: 1-319-352-1000.

College Life Insurance offers three contracts, and all products were introduced in 1993. All contracts guarantee a minimum interest rate of 3.5%. There are no policy fees or annual periodic charges assessed against these policies. The differences between the contracts lie in the current interest rates paid and the surrender charges assessed. All contracts have an age-weighted surrender charge that differs from contract to contract. The toll free number is: 1-800-634-6274.

1. *Heritage 120* paid a 6.65% rate of return as of 12/31/94. This contract has eight tiers of age-weighted withdrawal charges. An example of a 50-year-old and a 60-year-old withdrawal charge follows: The withdrawal charge starts at 15% for the 50-year-old and declines by 1% each year to 0% in the sixteenth year and thereafter. The withdrawal charge for the 60-year-old starts at 9% and declines by 1% each year to 0% in year 10 and thereafter.

2. *Heritage 127* paid a 6.15% rate of return as of 12/31/94. This contract has 19 tiers of age-weighted withdrawal charges. For example, a 40-year-old's charges start at 25% and decrease by 2% through the eleventh year and then decrease by 1% for years 12 through 15 and reach 0% in year 16. The withdrawal charge for a 60-year-old starts at 9% and declines by 1% each year to 0% in year 10 and thereafter.

3. *Heritage 121* interest rate was 6.65% as of 12/31/94. This is a "rollover" annuity product and has four tiers of age weightings. Age 50 has a 10% surrender charge for years 1-3; then the rate declines by 1% for years 4-12 to 0% in year 13 and thereafter. For a 60-year-old the surrender charge starts at 9% and decreases by 1% every year to 0% in year 10 and thereafter.

Delta Life and Annuity Company has eight fixed products and a custodial trust account to offer this marketplace. Some similarities among the fixed contracts are as follows. The contracts offer a portfolio method for interest crediting. The company has a contractually guaranteed yield spread, ranging from 1% to 2%, depending on the contract, with a maximum of 2% for all contracts. This guaranteed yield spread is derived from company earnings on investments and payments to policyholders. Additionally, the company quotes a higher first year guaranteed rate, as well as a minimum guaranteed rate of 4% for the life of all contracts. Interest is credited on a quarterly basis, and all contracts have the potential to earn the higher of the rate guarantee and the quarterly expected rate. This rate is what the company expects to pay depositors through the end of the calendar quarter. The company charges a $12 annual policy fee; however, this fee is waived for accounts over $100,000. All surrender charges are based upon policy effective date. The toll free number is: 1-800-669-9609.

1. *Flexible Front Load* had a guaranteed first year minimum of 7.15% as of 12/31/94. The current interest rate as of that date was 7.50%. This contract has a 5% sales load until the contract reaches a $25,000 balance. The load is reduced to 4% for accounts between $25,001 and 100,000. Thereafter the load is 3%. There is no surrender or withdrawal charge associated with this contract.

2. *Flexible No Load* is a contract with a guaranteed first year minimum of 6.65% as of 12/31/94. The current interest rate as of that date was 7.0%. This contract has a declining surrender charge of 8% in years 1-3 declining by 1% annually to 0% in the 11th year and thereafter.

3. *Flexible No Load Preferred* is a "rollover" annuity that allows additional deposits. The minimum contract starts at $25,000. This contract offers a first year guarantee of 5.75% as of 12/31/94 with a current interest rate of 6.25%. This contract has a declining withdrawal charge of 5% in year 1, declining by 1% annually to 0% in year 6 and thereafter.

4. *Single Premium Preferred* is a "rollover" contract that does not allow any additional contributions. The minimum account size is $10,000. The contract had a first year minimum guarantee of 6.90% and a current rate of 7.25% as of 12/31/94. This contract has a declining surrender charge of 6% in years 1-4 declining by 1% annually to 0% in year 10 and thereafter.

5. *Single Premium Preferred II* is a "rollover" contract that does not allow any additional contributions. The minimum account size is $100,000. The contract had a first year minimum guarantee of 7.15% and a current rate of 7.50% as of 12/31/94. This contract has a declining surrender charge of 6% in years 1-4 declining by 1% annually to 0% in year 8 and thereafter.

6. *Income Regular* is a "rollover" annuity that does not allow any additional contributions. The minimum account size is $10,000. The contract had a first year minimum guarantee of 6.15% and a current rate of 6.50% as of 12/31/94. This contract has a declining surrender charge of 8% in years 1-5, declining by 2% annually to 0% in year 9 and thereafter. This contract offers a penalty-free withdrawal of 1% of the initial contribution each month. The amount of free withdrawal is cumulative to 100%

7. *Income Preferred* is a "rollover" annuity contract that has a minimum account size of $50,000. The contract had a first year minimum guarantee of 6.90% and a current rate of 7.25% as of 12/31/94. This contract has a declining surrender charge of 8% in years 1-5, declining by 2% annually to 0% in year 9 and thereafter. This contract offers 1% of the initial contribution to be withdrawn penalty-free each month. The amount of free withdrawal is cumulative to 100%.

8. *Bonus Interest First Year* is a "rollover" annuity contract. This contract has several levels of bonus interest credited in the first year, depending on the amount deposited. The first year guarantee and current interest rates are as follows: $10,000-$24,999 guaranteed minimum was 8.15%, and the current interest rate was 8.5%; $25,000-$99,999 guaranteed a minimum of 9.15%, and the current interest rate was 9.5%; for deposits of $100,000 and over the minimum guaranteed rate was 10.15% with the current rate being 10.5% as of 12/31/94. This contract has a declining surrender charge of 8% in year 1, declining by 1% annually to 0% in year 9 and thereafter.

Diversified Investment Advisors offers AUSA contracts. This company has three contracts, a fixed fund and government fixed fund as the fixed only contract and a variable only product. The two fixed contracts have an annual policy fee of $30 for ORP accounts and $24 for TDA accounts. The two fixed accounts also have a ten year declining surrender charge, starting at 5% for the years 0-5, 4% for years 6-7, 3% for years 8-9, 2% for years 9-10, and 0% for over ten years. The toll free number is: 1-800-926-0044.

Fidelity and Guaranty Life has three contracts that have been available since April 1993. The *Maximus X* is the contract that is currently marketed to participants for TDA. The company is working on the necessary approvals at the State Department of Insurance for ORP. The contract uses a banded then pooled arrangement for interest rate crediting. The floor interest rate is 4% and the current interest rate as of 12/31/94 was 7.05%. The surrender penalty for this contract is based upon contract anniversary. The charge is declining and starts at 9% in the first year and declines by 0.9% every year thereafter to 0% in the eleventh year. The toll free number is: 1-800-237-8872.

Fidelity Standard Life offers two products: a fixed only and a fixed and variable annuity. Both have been available since 1989, and are marketed through the Holden Group. The *FSL222* is a two-tier fixed only product that has a minimum guaranteed rate of 3%. The annuity rate paid was 7.0%, while the surrender rate was 6% as of 12/31/94. This contract uses a banded method of interest rate crediting. The new money rates can change as often as quarterly. The annual contract charge is $27.50; however, this charge has been waived until further notice. The surrender charge assessed is a five year declining rolling charge starting at 7%, declining by 1% to 0% in year 5 and thereafter. The toll free number is: 1-800-888-8486.

Franklin Life Insurance has a product called the *Presidential Annuity IIA*. This is a fixed only product that has a minimum guaranteed interest rate of 4%. Available since 1983, the contract utilizes a banded method for interest crediting. The rate paid to accumulations as of 12/31/94 was 6.85%. There is a $20 contract service charge assessed annually if under a consolidated billing arrangement; otherwise, the fee is $25. This product has a 12 tiered age-weighted diminishing withdrawal charge. If the owner is 57 years of age or younger the charge starts at 10% and declines by 1% per year to 0% in the eleventh year and thereafter. If the owner is 68 or older there is a level 1% surrender charge for eight years, vanishing in the ninth year. The phone number is: 1-217-528-1042.

Great American Life Insurance Company (GALIC) has eight products available. There is no policy fee assessed against any contract; however, only *TSA IV*, *TSA V*, *TSA VII*, *TSA VIII*, *GTSA VI*, and *GTSA VI-SS* offer a 10% free withdrawal. All contracts use a "banding" method for interest crediting. However, there are differences in the rate of interest credited and the surrender charges assessed. Several of these products are two tier annuities; this is indicated where applicable. The toll free number is: 1-800-854-3649.

1. *TSA I (A100)*, available since 1976, has a minimum guaranteed rate of 4%. The 12/31/94 rate was 6.80%. This contract has a 20% surrender charge assessed to the first year's flexible deposits. Contract must be annuitized to avoid surrender charges.

2. *TSA II (A101)*, available since 1984, has a minimum guaranteed rate of interest of 3%. This is a two tier annuity. The 12/31/94 current annuity interest rate was 7.80% and the surrender value interest rate was 5.3%. This contract has a 20% surrender charge assessed to the first year's deposits. The contract must be annuitized to avoid surrender charges.

3. *TSA III (A102)*, available since 1987, offers a minimum guaranteed rate of interest of 4%. The current rate of interest as of 12/31/94 was 6.80%. The contract has a declining surrender charge based on contract year that starts at 5% in year 1 and declines by 1% annually to 0% in year 6 and thereafter.

4. *TSA IV (A104)*, developed in 1988, is a two-tier annuity offering a guaranteed minimum interest rate of 3%. The annuity value interest rate was 7.80% and the surrender value interest rate was 5.3% on 12/31/94. This contract has a 20% surrender charge assessed to the first year's deposits. The 20% surrender charge is also applicable to increased premiums received in subsequent years. The contract must be annuitized to avoid surrender charges.

5. *TSA V (A105)*, available since 1991, offers a minimum interest guarantee of 4%. The interest rate credited at 12/31/94 was 6.80%. A 3% premium bonus is paid on first year deposits. This contract has an age-weighted surrender charge with seven different schedules. Example: For a 45-year-old policyholder, surrender charges start at 19% in year 1 and decline by 1% per year for five years; in the 6th contract year the charge is 13.5% and the rate declines by 1.5% annually for years 7-14 to 0% in the fifteenth year. The surrender penalty for a 55-year-old policyholder starts at 13% in the first year and declines by 1% annually to 0% in the fourteenth year of the contract.

6. *GTSA VI (GTS6/CTS6)* has a minimum guarantee interest rate of 4%. This product was first available in 1991, and had a current rate of interest of 7.0% on 12/31/94. A 1% bonus is credited on all premiums. Another 3% bonus is possible, depending on qualifications. This contract has a 30% surrender charge assessed against the first year's deposits. The 30% surrender charge is also applicable to increased premiums received in years 2-5.

7. The *GTSA VI-SS (GTS6SS/CTS6SS)*, available since 1992, is a "rollover" annuity contract accepts one single-sum transfer. The minimum interest rate is 4%. The current rate for 12/31/94 was 7.0%. This product has a declining surrender charge that starts at 12% and declines by 1% annually to 0% in year 13 and thereafter. A 15% bonus is available upon annuitizations during years 5-11. The bonus is also available on and after the 12th year regardless of the payout period selected.

8. *TSA VII (A107)*, first offered in 1992, has a guaranteed minimum interest rate of 3%. The contract paid 7.0% as of 12/31/94. This contract has a declining surrender charge based upon contract year. The surrender charge starts at 10% and declines by 1% annually over a ten year period to 0% in year 11 and thereafter.

9. *TSA VIII (A108)*, first offered in 1994, has a guaranteed minimum interest rate of 3%. The contract paid 7.0% as of 12/31/94. This contract has a declining surrender charge based upon contract year, and includes bonuses which are available during policy years 10-14, subject to qualifications.

Great Southern Life Insurance offers three contracts, and all products were introduced in 1993. All contracts guarantee a minimum interest rate of 3.5%. There are no policy fees or annual periodic charges assessed against these policies. The differences between the contracts lie in the current interest rates paid and the surrender charges assessed. All contracts have an age-weighted surrender charge that differs from contract to contract. The toll free number is: 1-800-634-6274.

1. *Legacy 120* paid a 6.65% rate of return as of 12/31/94. This contract has eight tiers of age-weighted withdrawal charges. An example of a 50-year-old and a 60-year-old withdrawal charge follows: The withdrawal charge starts at 15% for the 50-year-old and declines by 1% each year to 0% in the sixteenth year and thereafter. The withdrawal charge for the 60-year-old starts at 9% and declines by 1% each year to 0% in year 10 and thereafter.

2. *Legacy 127* paid a 6.15% rate of return as of 12/31/94. This contract has 19 tiers of age-weighted withdrawal charges. For example, a 40-year-old's charges start at 25% and decrease by 2% through the eleventh year and then decrease by 1% for years 12 through 15 and reach 0% in year 16. The withdrawal charge for a 60-year-old starts at 9% and declines by 1% each year to 0% in year 10 and thereafter.

3. *Legacy 121* interest rate was 6.65% as of 12/31/94. This is a "rollover" annuity product and has four tiers of age weightings. Age 50 has a 10% surrender charge for years 1-3; then the rate declines by 1% for years 4-12 to 0% in year 13 and thereafter. For a 60-year-old the surrender charge starts at 9% and decreases by 1% every year to 0% in year 10 and thereafter.

Jackson National Life markets the *Flex I*. Available since 1975, this contract credits a minimum guaranteed interest rate of 3%. The rate paid on accumulations as of 12/31/94 was 7.25%. The company uses a banded method for interest crediting. This contract can assess a $20 contract administration charge, however, this is currently waived. The contract does credit a different interest rate on inactive or dormant accounts. Currently, there is a 2% interest rate adjustment limited to $25 for a policy that is both inactive over a 12 month period and valued at less than $5,000. The policy's surrender charges are based on the life of the contract and are diminishing. The charges for surrendering are assessed at 12% in year 1, 10% in year 2, then decline by 1% annually in years 3-7 to 0% in year 8 and thereafter. The toll free number is: 1-800-873-5654.

Life Insurance Company of the Southwest has three fixed products that are currently marketed to participants. All contracts use a banded method for crediting interest rates for one year, then the assets drop into a pool. The toll free number is: 1-800-228-4579.

1. *The Flex II* has a minimum interest rate of 3% and has been available since 1989. This contract paid a current rate of 6.75% as of 12/31/94. There is a premium bonus of 2% credited to each premium received through the tenth year. The surrender charge is age-weighted with eleven tiers. The surrender charge for a 55-year-old or younger starts at 20% and is reduced to 0% after ten years. The withdrawal charge at age 65 starts at 10% and is reduced by 1% per year to 0% in the eleventh year.

2. The *Flex I* contract has a minimum interest rate of 3%. The product has been available since 1989 and credited a current interest rate of 6.75% as of 12/31/94. This contract offers a 1% premium bonus on each payment received through the sixth contract year. The withdrawal charge is a declining charge that is based upon contract years. This charge starts at 10% and reduces by 1% in years 2-3, then reduces by 2% in years 4-6 and is 0% in years 7 and thereafter.

3. *Premier* is a contract that became available in 1990. This contract has a minimum guarantee of 3%. The current rate of interest credited on accumulations was 7.00%. The surrender charge is age-weighted with two tiers. The surrender charge for a 55-year-old or younger starts at 20% and is reduced by 1% in years 1-5, reduced by 2% in years 6-10, reduced by 1% in years 11-15, and is 0% thereafter. The withdrawal charge for at age 56 or older starts at 15% and is reduced by 1% per year in years 1-5, 2% in years 6-10, and is 0% in years 11 and thereafter.

Lincoln National Life Insurance offers two products, a fixed only contract and a variable annuity. The *Individual Fixed Only Annuity* has a banded interest rate. After one year, the dollars are dropped into a pool. The 12/31/94 ORP rate was 7.35% the pooled rate was 6.15%. The TDA fixed side is credited with interest that is 0.35 points less than the ORP account. This contract has two level surrender charges: 8% for the first five years and 4% for the next five years. This charge reduces to 0% in year 10. The toll free number is: 1-800-348-1212.

Loyalty Life Insurance offers two contracts, and both products were introduced in 1993. All contracts guarantee a minimum interest rate of 3.5%. There are no policy fees or annual periodic charges assessed against these policies. The differences between the contracts lie in the current interest rates paid and the surrender charges assessed. All contracts have an age-weighted surrender charge that differs from contract to contract. The toll free number is: 1-800-634-6274.

1. *Smart Annuity 128* paid a 6.15% rate of return as of 12/31/94. This contract has 19 tiers of age-weighted withdrawal charges. For example, a 40-year-old's charges start at 25% and decrease by 2% through the eleventh year and then decrease by 1% for years 12 through 15 and reach 0% in year 16. The withdrawal charge for a 60-year-old starts at 9% and declines by 1% each year to 0% in year 10 and thereafter.

2. *Smart Annuity 121* interest rate was 6.65% as of 12/31/94. This is a "rollover" annuity product and has four tiers of age weightings. Age 50 has a 10% surrender charge for years 1-3; then the rate declines by 1% for years 4-12 to 0% in year 13 and thereafter. For a 60-year-old the surrender charge starts at 9% and decreases by 1% every year to 0% in year 10 and thereafter.

National Western Life has six contracts available for deposits. Of the contracts, three were developed in April of 1994, one in November of 1994. These will not be listed in the tables, but nuances have been listed below. The toll free number is: 1-800-531-5442.

1. *NWL 01-1091* is a policy which has a guaranteed minimum rate of interest of 4%. The current rate as of 12/31/94 was 6%. The company uses a portfolio interest rate crediting method. The withdrawal charge is assessed over a 15 year period for ages 0-55. The surrender charge is 10% for years 1-4, 9% in year 5, 8% in year 6, 7% in years 7-8 and then declining by 1% per year to 0% in years 15 and thereafter.

2. *NWL 01-1093* is a contract which has a guaranteed minimum rate of interest of 4%. The current rate as of 12/31/94 was 6%. The company uses a portfolio interest rate crediting method. The withdrawal charge is assessed over a nine year period. The surrender charge is 5% in years 1-4, and declines by 1% per year to 0% in year 9 and thereafter.

3. *NWL 01-1096* is a contract which had a current rate of interest of 7.5% in the first year, 6% for renewal as of 12/31/94. The guaranteed minimum interest rate is 3% in years 2-10, and 3.5% in years 11 and thereafter, under the condition that no partial

Table 5 — Mutual Fund Money Market Accounts

Firm	Fund Name	1994	1993	1992	1991	1990	Exp. R.	Mgmt	Frt Load	12-b-1
American Capital	**Reserve**	3.38	2.16	2.91	5.33	7.53	1.03	0.46	0.00	0.13
American Express Fin. Adv.	**Cash Management**	3.43	2.29	2.90	5.52	7.73	0.62	0.17	0.00	—
American Funds	Cash Management Trust	3.70	2.50	3.10	5.50	7.90	0.68	0.33	0.00	0.07
American Funds	**US Treasury Money**	**3.40**	**2.50**	**3.10**	**Feb-91**	—	**0.67**	**0.30**	**0.00**	**0.08**
Keystone	**Liquid Trust**	**na**	**1.89**	**na**	**na**	**na**	**1.02**	**0.50**	**na**	**0.09**
Pioneer	**Cash Reserves Fund**	**3.57**	**2.46**	**3.06**	**5.29**	**7.74**	**0.85**	**0.40**	**0.00**	**0.25**
Pioneer	U.S. Gov't Money Fund	na	2.63	3.19	5.41	7.61	0.85	—	0.00	0.12
Scudder	Cash Investment Trust	3.70	2.58	3.51	5.96	7.84	0.82	0.42	—	—
Scudder	US Treasury Money	3.52	2.56	3.36	5.66	7.34	0.65	0.25	—	—
USAA	**Money Market**	**4.05**	**3.01**	**3.80**	**6.07**	**7.97**	**0.46**	**0.24**	—	—
USAA	**Treasury Money Market**	**3.79**	**2.84**	**3.54**	**Feb-91**	—	**0.38**	—	—	—

Footnotes: **Exp. R.**—expense ratio for each fund for fiscal year 1994. **Mgmt.**—the cost associated with the investment advisor, which is included in the expense ratio. **Frt. Load**—the sales charge associated with the fund. **12-b-1**—an ongoing expense for the fund.

Table 6 — Mutual Fund Stock Accounts
Equity-Income, Income, or Growth

Firm	Fund Name	1994	1993	1992	1991	1990	Exp. R.	Mgmt	Frt Load	12-b-1
American Capital	Enterprise	(0.18)	10.96	8.39	39.23	(2.87)	0.99	0.50	5.75	0.17
American Capital	Comstock	(3.67)	9.09	6.53	31.96	(3.36)	0.96	0.50	5.75	0.15
American Capital	Pace	(3.69)	10.83	4.38	31.73	(5.81)	1.02	0.46	5.75	0.20
American Capital	**Equity Income**	**(1.98)**	**16.00**	**10.72**	**26.67**	**(4.68)**	**1.06**	**0.48**	**5.75**	**0.19**
American Express Fin. Adv.	**Blue Chip Advantage**	**1.27**	**12.16**	**6.93**	**29.40**	**Mar-90**	**0.79**	**0.44**	**5.00**	—
American Express Fin. Adv.	**Growth**	**2.99**	**8.57**	**8.04**	**46.94**	**3.27**	**0.81**	**0.60**	**5.00**	—
American Express Fin. Adv.	New Dimensions	(2.98)	14.05	5.23	50.68	5.43	0.82	0.56	5.00	—
American Express Fin. Adv.	Progressive	1.24	12.15	20.13	26.57	(17.71)	1.01	0.64	5.00	—
American Express Fin. Adv.	Stock	(2.86)	16.67	6.80	27.66	1.74	0.69	0.49	5.00	—
American Funds	**AMCAP**	**(0.20)**	**11.00**	**7.20**	**36.90**	**(4.00)**	**0.71**	**0.41**	**5.75**	**0.18**
American Funds	**American Mutual Fund**	**0.30**	**14.30**	**7.80**	**21.70**	**(1.60)**	**0.60**	**0.31**	**5.75**	**0.18**
American Funds	**Fundamental Investors**	**1.30**	**18.20**	**10.20**	**30.30**	**(6.20)**	**0.68**	**0.35**	**5.75**	**0.20**
American Funds	Growth Fund of America	0.02	14.50	7.40	35.80	(4.10)	0.78	0.39	5.75	0.23
American Funds	Investment Co. of Amer.	0.20	11.60	7.00	26.50	0.70	0.60	0.26	5.75	0.20
American Funds	New Economy Fund	(8.10)	31.00	16.80	29.20	(10.10)	0.85	0.46	5.75	0.19
American Funds	**Washington Mutual Inv.**	**0.50**	**13.10**	**9.10**	**23.50**	**(3.90)**	**0.69**	**0.35**	**5.75**	**0.20**
Keystone	**S-1: Growth and Income**	**(5.90)**	**9.81**	**0.05**	**28.84**	**(5.21)**	**2.07**	**0.67**	**na**	**0.96**
Pioneer	**Equity-Income Fund**	**(1.28)**	**12.94**	**20.86**	**26.45**	**Jul-90**	**1.24**	**0.65**	**5.75**	**0.23**
Pioneer	Growth Shares	(2.60)	8.52	1.22	62.37	(8.37)	1.20	0.50	5.75	0.25
Pioneer	Three	(5.65)	16.18	20.07	36.46	(12.95)	0.86	0.46	5.75	0.18
Pioneer	II	(1.73)	18.91	9.37	25.75	(12.03)	0.90	0.45	5.75	0.17
Pioneer	**Fund**	**(0.57)**	**14.23**	**13.60**	**22.75**	**(10.52)**	**0.94**	**0.45**	**5.75**	**0.16**
Scudder	**Quality Growth Fund**	**(1.34)**	**(0.01)**	**6.66**	**Jan-91**	—	**1.25**	**0.70**	—	—
Waddell & Reed	**Income**	**(1.80)**	**16.01**	**11.96**	**29.45**	**(5.43)**	**0.74**	**0.47**	**5.75**	**0.10**
Waddell & Reed	Accumulative	(0.01)	8.82	14.19	23.48	(10.17)	0.72	0.47	5.75	0.09
USAA	Cornerstone	(1.05)	23.73	6.35	16.23	(9.20)	1.11	0.75	—	—
USAA	Growth	3.35	7.45	9.95	27.81	(0.05)	1.12	0.60	—	—
Waddell & Reed	**Income**	**(1.80)**	**16.01**	**11.96**	**29.45**	**(5.43)**	**0.74**	**0.47**	**5.75**	**0.10**
Waddell & Reed	**Accumulative**	**(0.01)**	**8.82**	**14.19**	**23.48**	**(10.17)**	**0.72**	**0.47**	**5.75**	**0.09**

Footnotes: **Exp. R.**—expense ratio for each fund for fiscal year 1994. **Mgmt.**—the cost associated with the investment advisor, which is included in the expense ratio. **Frt. Load**—the sales charge associated with the fund. **12-b-1**—an ongoing expense for the fund.

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Table 7 — Mutual Fund Bond Accounts

Firm	Fund Name	1994	1993	1992	1991	1990	Exp. R	Mgmt	Frt Load	12-b-1
American Capital	Corporate Bond	(4.27)	11.68	8.50	16.73	7.04	1.05	0.49	4.75	0.20
American Capital	High Yield	(3.61)	19.13	17.42	41.28	(15.78)	1.10	0.56	4.75	0.21
American Capital	Government Securities	(4.26)	8.15	6.57	16.28	8.71	0.98	0.50	4.75	0.25
American Capital	**Fed. Mortgage Trust**	**0.16**	**3.15**	**3.15**	**9.78**	**9.48**	**1.03**	**0.38**	**2.25**	**0.24**
American Capital	**US Gov't Trust**	**(3.98)**	**6.69**	**Nov-92**	**—**	**—**	**1.07**	**0.60**	**4.75**	**0.25**
American Capital	**Global Gov't**	**(6.16)**	**15.23**	**0.61**	**Nov-91**	**—**	**1.45**	**0.75**	**4.75**	**0.24**
American Express Fin. Adv.	Bond	(4.30)	15.46	10.48	20.74	4.60	0.67	0.50	5.00	—
American Express Fin. Adv.	Extra Income	(7.70)	20.68	19.76	38.45	(10.70)	0.79	0.58	5.00	—
American Express Fin. Adv.	Federal Income	(0.27)	6.00	6.46	11.00	9.94	0.75	0.52	5.00	—
American Express Fin. Adv.	**Selective**	**(4.38)**	**13.14**	**8.96**	**17.07**	**6.61**	**0.73**	**0.51**	**5.00**	**—**
American Express Fin. Adv.	**Global Bond**	**(4.92)**	**16.44**	**8.12**	**15.39**	**12.91**	**1.15**	**0.76**	**5.00**	**—**
American Funds	**Amer High Income Trust**	**(5.10)**	**17.20**	**14.30**	**32.40**	**0.10**	**0.86**	**0.50**	**4.75**	**0.21**
American Funds	Bond Fund of Amer	(5.00)	14.10	11.30	21.00	3.30	0.69	0.37	4.75	0.22
American Funds	US Gov't Securities	(4.70)	10.50	7.60	14.20	9.80	0.78	0.40	4.75	0.26
American Funds	Intermediate Bond	(3.00)	9.10	6.40	14.30	7.90	0.83	0.39	4.75	0.29
American Funds	**Capital World Bond**	**(1.40)**	**16.70**	**0.80**	**15.30**	**11.70**	**1.19**	**0.75**	**4.75**	**0.30**
Keystone	**B-1: Quality Bond**	**(5.06)**	**8.80**	**3.87**	**14.91**	**6.72**	**1.86**	**0.56**	**na**	**0.97**
Keystone	**B-4: High Income Bond**	**(12.19)**	**26.22**	**18.10**	**41.79**	**(21.81)**	**7.84**	**0.52**	**na**	**0.96**
Keystone	B-2: Diversified Bond	(6.91)	13.85	9.72	18.67	(2.13)	1.75	0.50	na	1.00
Pioneer	Bond Fund	(4.20)	11.43	7.89	15.54	7.31	1.05	0.50	4.50	0.21
Pioneer	America Income Trust	(3.97)	9.07	6.67	12.14	8.99	1.00	0.50	4.50	0.25
Pioneer	**Short-Term Inc. Trust**	**0.18**	**5.88**	**Aug-92**	**—**	**—**	**0.85**	**0.50**	**2.50**	**0.25**
Scudder	**GNMA Fund**	**(3.11)**	**6.00**	**6.96**	**15.01**	**10.14**	**0.87**	**0.61**	**—**	**—**
Scudder	**Income Fund**	**(4.43)**	**12.66**	**6.74**	**17.32**	**8.32**	**0.97**	**0.62**	**—**	**—**
Scudder	Short Term Bond	(2.87)	8.18	5.52	14.28	9.88	0.73	0.46	—	—
Scudder	Zero Coupon 2000	(7.92)	16.00	8.82	20.03	4.59	1.00	0.13	—	—
Scudder	International Bond Fund	(8.61)	15.83	7.62	22.23	21.11	1.28	0.84	—	—
Scudder	**Sht Term Global Income**	**(1.13)**	**6.74**	**5.49**	**Jan-91**	**—**	**1.00**	**0.60**	**—**	**—**
USAA	**Income**	**(5.21)**	**9.94**	**8.37**	**19.38**	**7.69**	**0.41**	**0.24**	**—**	**—**
USAA	**GNMA**	**(0.02)**	**7.11**	**6.09**	**Feb-91**	**—**	**0.31**	**0.13**	**—**	**—**
Waddell & Reed	Bond	(5.74)	13.15	Aug-92	—	—	0.73	0.45	5.75	0.10
Waddell & Reed	High Income	(3.63)	17.63	16.54	37.20	Jan-90	0.85	0.57	5.75	0.10
Waddell & Reed	High Income II	(4.04)	17.37	May-92	—	—	0.91	0.57	5.75	0.11
Waddell & Reed	**Government Securities**	**(3.88)**	**9.98**	**7.15**	**Jan-91**	**—**	**0.81**	**0.42**	**5.75**	**0.10**

Footnotes: **Exp. R.**—expense ratio for each fund for fiscal year 1994. **Mgmt.**—the cost associated with the investment advisor, which is included in the expense ratio. **Frt. Load**—the sales charge associated with the fund. **12-b-1**—an ongoing expense for the fund.

withdrawals are made. The company uses a banded interest rate crediting method for this contract. The surrender charge is age-weighted and in two tiers. For ages 0-58 the surrender charge declines over a 10 year period. The charge starts at 10% and declines by 1% to 0% in years 11 and thereafter. For ages 59 to 85 the surrender charge starts at 8.25% and declines to 0% in year 10 and thereafter.

4. *NWL01-1097* is a contract that paid, as of 12/31/94, a current interest rate of 6.75% in the first year. The guaranteed minimum interest in years 2-10 is 3%, and years 11 and thereafter is 3.5% under the condition that no partial withdrawals are made. The company uses a banded interest rate crediting method for this contract. The surrender charges for this policy are identical to *NWL 10-1096*.

5. *NWL01-1098* is a contract which has a guaranteed minimum rate of interest of 3% in years 1-10. The guarantee in years 10 and thereafter is 3.5% if no partial withdrawals are made. The company uses a portfolio interest rate crediting method for this contract. As of 12/31/94, the current interest rate credited to deposits was 6%. The surrender charge is age-weighted and in three tiers. For ages 0-55 the surrender charge declines over a 12 year period. The charge starts at 12% and declines by 1% annually to 0% in years 13 and thereafter. For ages 56 to 59 the surrender charge starts at 9% and declines to 1% in year 9. For ages 60 and thereafter the surrender charge starts at 8.25% and declines every year to 0% in year 10 and thereafter.

6. *NWL01-1104* is a contract which has a guaranteed minimum rate of interest of 3%. The company uses a portfolio interest rate crediting method for this contract. As of 12/31/94, the current interest rate credited to deposits was 7.25%. The surrender charge is age-weighted and in three tiers. For ages 0-44 the surrender charge declines over a 12 year period. The charge starts at 21% and declines to 0% in years 13 and thereafter. For ages 45 to 54 the surrender charge starts at 14% and declines to 1% in year 12. For ages 55-65, the surrender charge starts at 11% and declines every year to 0% in year 10 and thereafter.

Northern Life Insurance offers two contracts for participants. Both contracts have a minimum guaranteed interest rate of 3%. The company uses a banding method for interest rate accreditation. The policies differ regarding current interest rates and surrender charges. The toll free number is: 1-800-426-7050.

1. *A+ Annuity* has a current interest rate of 5.02%. This contract has a seven year declining surrender charge starting at 6% for years 1-3, declining by 1% annually to 0% in the eight year.

2. *Retirement Plus* has a current rate of 5.02%. This contract has a declining withdrawal charge starting at 9% in years 1-2, declining by 1% each year to 0% in years 10 and thereafter. This contract has a 4% bonus which is credited to premium payments in policy years 1-10, *e.g.*, monthly contributions and/or transfers. The bonus is vested in 20% increments in years 11-15. The full amount of the policy, including bonus, is available for annuitization. In policy years 1 and thereafter, you may annuitize over any period of 5 years or longer. After policy year 5, you may annuitize over any period of 36 months or longer. If a policyholder has had the policy for 5 policy years, and is receiving retirement benefits, the guarantee free withdrawal provision automatically increases from 3% each year to 20%, 25%, 33%, then 50% of the net cash accumulation value.

SAFECO Life has two fixed-only contracts and a variable annuity product available for participants. The toll free number is: 1-800-426-7649.

1. *QPA-III* is a flexible deposit fixed product. This contract has a minimum interest rate guarantee of 4.34%. The current interest rate paid as of 12/31/94 was 6.8%. The method for interest rate crediting is banding in 6 month increments. The policy has an eight year contract surrender charge starting at 9%

2. *QPA-III Plus* is a single premium or "rollover" annuity product. This contract is identical to the above fixed contract except that there is a first year bonus interest rate of 1.25%. Therefore, the contract paid 8.05% as of 12/31/94.

Security First Life has two products, a fixed only product and a combination variable annuity. Marketed through the Holden Group, these products have been available since 1989. The *SFL227* is a fixed only product that has a minimum guaranteed rate of 3%. The rate paid as of 12/31/94 was 6.5%. This contract uses a banded method of interest rate crediting. The new money rates can change as often as quarterly. The annual contract charge of $24.00 applies to accounts that are below $10,000 or to contributions of less than $2,000 per year. The surrender charge is 7% for the last 60 months of premiums. After 9 contract years, monies in these portfolios are free of surrender charges. The toll free number is: 1-800-888-8486.

Southwestern Life Insurance has a product currently being marketed to new participants called ***FlexRite***. Available since 1991, this contract has a minimum guarantee of 4%. The current base annuity value interest rate as of 12/31/94 was 5.9%. This contract credits interest based upon a portfolio rate. The contract bonuses interest at certain levels of deposits. The base rate increases by 0.05% to 5.5% for contract values of $10,000 to $24,999, by 0.05% to 5.60% for values of $25,000 to $49,999, and by 0.25% to 5.85% for $50,000 and over. The surrender charge for this contract is a declining charge starting at 7% in years 1-2 then decreasing by 1% per year in years 3-7 to 0% in year 8 and thereafter.

There are two other products that are no longer marketed by this firm called *GFDA* and *GPA*. The toll free number is: 1-800-792-4368.

State Farm Life is currently marketing the *Deferred Life Annuity* (*DLA*) to new participants. This product was introduced in January of 1994. The minimum guarantee interest rate for this contract is 3%. This contract offers a base rate of interest for contract values of $10,000 or less. The contract also credits bonus interest at certain break points. The surrender charge assessed with this product is based upon issue age. For a client age 65 and under the surrender charge starts at 7% for years 1-2, 6% for year 3, 4% in year 4, 2% for years 6-10 and thereafter. For a client age 66 and over the surrender charge starts at 5% for years 1-2, 4% in year 3, 3% in year 4, 2% in year 5 and 0% in year 6 and thereafter. This contract must be annuitized to waive surrender penalties.

The other product that had been offered by State Farm Life is the *FPRA*. The phone number is: 1-309-766-3332.

TIAA (Teachers Insurance & Annuity Assoc.) has a specific product marketed to ORP participants and two TDA options. The ORP contract is called *Retirement Annuities* (*RA*) and guarantees to pay a minimum interest rate of 3%. As of 12/31/94 the current interest rate was 7.25%. *The Supplemental Retirement Annuity* (*SRA*) and *Group Supplemental Annuity* (*GRSA*) contracts have been designed for TDA deposits. This contract pays 50 basis points, or one half percent, less. The minimum contract guaranteed rate is 3% and the 12/31/94 rate was 6.75%. Total expenses for these contracts are not expected to exceed 0.25% of assets each year. This product has no front load or surrender charge. Due to the constraints of the TIAA investment portfolio, moving ORP (*RA*) accumulations to CREF or another firm is done over a 10 year period in substantially equal installments. The *SRA/GSRA* transfers/ distributions have no restrictions. *SRA* contract accumulations can be transferred to the *GSRA* in order to permit the participant to borrow from the account. The *GSRA* is currently marketed to new participants at institutions that have approved the "Group" contract. The toll free number is: 1-800-842-2733.

Travelers Insurance Company is marketed through the Copeland Companies. There are two products (a fixed annuity and a variable annuity), two services: an asset allocation and a market timing service. In addition, the Copeland Companies also offer a universal like insurance policy which is underwritten by Transamerica Assurance Company. The *Travelers T-Flex Fixed Annuity* is a flexible premium deferred annuity. The minimum guaranteed interest rate is 3.5%. This contract uses a "new money method" for crediting interest rates. The 12/31/94 current interest rate was 7.0%. All interest rates are guaranteed for one year. The *T-Flex* withdrawal charge is 7% on contributions withdrawn before five years. The fixed and variable contracts allow benefit payments free of surrender charge when participants reach retirement (subject to eligibility requirements), death, disability, or termination of employment (for ORP contracts only). The toll free number is: 1-800-842-9046.

Transamerica Life Insurance and Annuity Company has a product called the *MERIT-Flex Annuity*. This product has been available since 1989 and offers a minimum death benefit interest rate guarantee of 3.5%. As of 12/31/94 the rate credited was 6.5% This contract has a surrender charge based upon years in the contract. There are no surrender charges imposed after ten years or if the participant is 55 years of age and seven years in the contract. The surrender penalty for age 54 or less starts at 9% for years 1-4, 8% for years 5-6, then the surrender penalty declines at a 1% rate for years 7-10. For clients ages 55 and over the surrender penalty starts a 9% for years 1-4, 8% for years 5-6 and 7% in year 7. The toll free number is: 1-800-821-9095.

The Union Central Life Insurance Company has two products available, a fixed only annuity and a combination variable and fixed annuity. The *Group Retirement Annuity* (*GRA*) contract is a fixed only product that offers a minimum guaranteed interest rate of 4%. Available since 1982, the contract offers a banded method for interest crediting. The 12/31/94 rate paid to accumulations was 7.18% net of the monthly asset charge of 0.067%. The diminishing withdrawal charge is based upon contract year and starts at 5% in the first year reduced by 1% in years 2-5 to 0% in year 6 and thereafter. The toll free number is: 1-800-825-1551.

United Investors, marketed by Waddell and Reed, has two products, a fixed contract called *Century One Plus* and a variable annuity. This contract has a minimum interest rate of 3.5%. The current interest rate paid on 12/31/94 was 6.4%. This firm uses a banded method for interest rate crediting. No annual charges are assessed if $300 is contributed every year. If a contract receives less than $300, or no payments at all, a $10 maintenance fee will be deducted at the end of every calendar year. This contract has a rolling and declining surrender charge starting at 8% over a seven year period. This charge is reduced by 1% each year to 0% in the eighth year following receipt of payment. The toll free number is 1-800-880-3941.

UNUM Life has two products, a variable and fixed annuity and a fixed only annuity. The fixed only product is called *No Load Choice*. Available since 1974, this product pays a portfolio interest rate. The 12/31/94 current interest rate was 6.0% and the contract minimum guarantee is 4%. This product has no surrender charge. The contract can only be moved over a five year payout option unless the contract is considered "vested through termination." The toll free number is: 1-800-341-0441.

USAA Life Insurance offers a contract called *QRA*. Available since 1980, this product has a minimum guaranteed interest rate of 4.5%. The method for crediting current interest is portfolio on all accumulations. The current rate paid to depositors on 12/31/94 was 6%. This contract has a surrender charge of 7% of the amount withdrawn up to a maximum of $150 in the first year, $50 in the second and $25 thereafter. The toll free number is: 1-800-531-8000, ext. 84539.

Western National Life offers 3 products. The toll free number is: 1-800-965-6558.

1. *TSA Plus* has been available since 1985 and has a 4% minimum guaranteed interest rate. This company uses a banded method for interest crediting. The rate as of 12/31/94 was 6.75%. The surrender charge is based on contract year starting at 6% in years 1-2, 4% in years 3-5, 0% in year 6 and thereafter.

2. The *TSA Plus II* is a contract that offers a current interest rate plus 0.25%, and as of 12/31/94 the contract paid 7.0%. This contract has a floor interest rate of 4.0% and has been available since 1989. The surrender penalty period is based upon contract years starting at 8% in year 1 and declining by 1% per year to 0% in year 8 and thereafter.

3. The *Vision Flex*, available since 1984, is a contract with a 3% minimum rate guarantee. The current interest rate as of 12/31/94 was 7.25%. It uses a banded method for interest crediting. The surrender charges are 10% in years 1-2, 9% in years 3-4, declining to 0% in year 11 and thereafter.

Mutual Funds

American Express Financial Advisors offers 22 investment choices including: 1-Money Market, 5-Bond, 2-Domestic Value, 3-Domestic High Cap, 2-Domestic Mid Cap, 2-Domestic Growth, 5-Balanced, 1-International, and 1-Global. The custodial account charges $21 annually. There are two pricing structures for all funds: A-shares that are front loaded with a maximum sales charge of 5% and no 12-b-1 fee. B-shares have a contingent deferred sales charge that declines over six years starting at 5%. The performance numbers refer to the A-shares only. The funds offer break points to investors in the A-shares. These break points will vary from college to college based upon group accumulations. The toll free number is: 1-800-272-4445.

American Capital has three pricing structures for their family of mutual funds. There are A-shares (front load), B-shares (contingent deferred sales charge), and C-shares (no load; a 1% sales load is charged if monies invested do not remain in the fund for one year.). The A shares have 16 choices. The B- and C-shares have 15 choices. The A-shares can be found in the following tables. The investment options include: 1-Money Market, 6-Bond, 3-Balanced, 4-Growth, 1-Aggressive Growth, and 1-International. The custodial account charges a $10 annual fee. There is also an exchange fee to transfer between funds.

Table 8 — Mutual Fund Aggressive Growth Accounts

Firm	Fund Name	1994	1993	1992	1991	1990	Exp. R.	Mgmt.	Frt Load	12-b-1
American Capital	Emerging Growth	(7.12)	23.92	9.72	60.43	1.97	1.18	0.54	5.75	0.20
American Express Fin. Adv.	Discovery	(7.75)	9.61	8.79	52.89	0.04	0.94	0.63	5.00	—
Keystone	K-2: Strategic Growth	(2.95)	13.12	8.36	41.58	(6.99)	1.73	0.62	na	0.69
Keystone	**S-3 Mid-Cap Growth**	(4.70)	8.76	5.18	42.09	(8.76)	1.35	0.66	na	0.28
Keystone	**S-4: Small Company Growth**	0.18	25.34	9.86	72.90	(6.01)	1.73	0.52	na	0.93
Pioneer	**Capital Growth Fund**	14.83	16.70	29.01	37.04	Jul-90	1.26	0.65	5.75	0.24
Scudder	Capital Growth	9.87	20.07	7.09	42.96	(16.98)	0.97	0.67	—	—
Scudder	Development Fund	5.34	8.84	(1.93)	71.93	1.48	1.27	0.98	—	—
Scudder	Value Fund	1.65	11.60	Jan-92	—	—	1.25	0.34	—	—
USAA	**Aggressive Growth**	(0.81)	8.14	(8.51)	71.69	(11.92)	0.83	0.48	—	—
Waddell & Reed	**New Concepts**	11.01	10.70	4.52	88.20	1.92	1.32	0.77	5.75	0.13
Waddell & Reed	**Vanguard**	6.08	14.19	Jan-92	—	—	1.08	0.72	5.75	0.11

Footnotes: **Exp. R.**—expense ratio for each fund for fiscal year 1994. **Mgmt.**—the cost associated with the investment advisor, which is included in the expense ratio. **Frt. Load**—the sales charge associated with the fund. **12-b-1**—an ongoing expense for the fund.

Table 9 — Mutual Fund Stock–Bond Accounts

Total Return, Balanced, or Managed

Firm	Fund Name	1994	1993	1992	1991	1990	Exp. R.	Mgmt.	Frt Load	12-b-1
American Capital	Harbor	(6.43)	13.56	9.63	23.08	(1.23)	1.02	0.54	5.75	0.20
American Capital	Growth & Income	(1.66)	16.33	9.52	30.24	(5.24)	1.16	0.49	5.75	0.13
American Express Fin. Adv.	Diversified Equity Inc	(2.43)	24.86	14.56	25.89	Sep-90	0.83	0.52	5.00	—
American Express Fin. Adv.	**Equity Value Fund**	(7.90)	14.53	10.48	32.39	(3.26)	0.88	0.51	5.00	—
American Express Fin. Adv.	**Managed Retirement**	(4.62)	14.96	9.24	45.94	0.07	0.79	0.50	5.00	—
American Express Fin. Adv.	**Mutual**	(2.98)	14.35	10.50	23.57	(2.99)	0.75	0.51	5.00	—
American Express Fin. Adv.	Utilities Income	(7.08)	19.25	10.32	22.13	(1.86)	0.79	0.52	5.00	—
American Funds	American Balanced	0.30	11.30	9.50	24.70	(1.60)	0.68	0.34	5.75	0.21
American Funds	Capital Income Builder	(2.30)	15.30	10.00	25.70	3.90	0.73	0.39	5.75	0.19
American Funds	**Income Fund of America**	(2.50)	14.00	12.00	23.80	(3.00)	0.60	0.26	5.75	0.20
Keystone	**K-1: Balanced Income**	(4.68)	10.33	3.50	24.00	(1.78)	1.71	0.45	na	0.96
Pioneer	**Income Fund**	(4.31)	10.24	7.59	18.62	3.59	1.06	0.50	4.50	0.25
Scudder	Growth & Income	2.60	15.59	9.57	28.16	(2.33)	0.85	0.53	—	—
USAA	Income Stock	(0.70)	11.56	7.80	27.33	(1.42)	0.73	0.50	—	—
Waddell & Reed	Retirement Shares	(0.40)	12.72	12.75	21.74	1.78	0.92	0.57	5.75	0.12

Footnotes: **Exp. R.**—expense ratio for each fund for fiscal year 1994. **Mgmt.**—the cost associated with the investment advisor, which is included in the expense ratio. **Frt. Load**—the sales charge associated with the fund. **12-b-1**—an ongoing expense for the fund.

Table 10 — Mutual Fund International/Global Accounts

Firm	Fund Name	1994	1993	1992	1991	1990	Exp. R.	Mgmt	Frt Load	12-b-1
American Capital	Global Equity	(1.67)	20.45	(1.09)	Aug-91	—	2.46	1.00	5.75	0.25
American Express Fin. Adv.	Global Growth	(7.39)	39.14	(2.20)	13.85	Jul-90	1.28	0.79	5.00	—
American Express Fin. Adv	International	(2.21)	32.38	(5.82)	11.74	(6.21)	1.28	0.78	5.00	—
American Funds	EuroPacific Growth	1.10	35.60	2.30	18.60	(0.10)	0.99	0.52	5.75	0.23
American Funds	New Perspective Fund	3.00	27.00	4.00	22.60	(2.10)	0.84	0.45	5.75	0.21
American Funds	SMALLCAP World Fund	(2.90)	30.00	6.70	32.90	Apr-90	1.12	0.72	5.75	0.23
Keystone	International	(6.17)	30.40	2.37	14.24	(23.99)	2.52	0.75	na	1.00
Pioneer	Europe Fund	6.04	25.08	(3.31)	Apr-91	—	1.86	1.00	5.75	0.21
Pioneer	International Growth Fund	(5.39)	58.86	Apr-92	—	—	1.95	1.00	5.75	0.25
Scudder	Global Fund	5.34	31.10	4.49	17.07	(6.40)	1.45	0.98	—	—
Scudder	International	(2.99)	36.50	(2.64)	11.78	(8.92)	1.21	0.85	—	—
Scudder	Latin America Fund	(9.41)	74.32	Feb-92	—	—	2.01	1.21	—	—
Scudder	Pacific Opportunities	(17.12)	60.08	Feb-92	—	—	1.81	1.10	—	—
Scudder	Japan Fund	10.03	23.64	(16.74)	3.11	(16.36)	1.08	0.73	—	—
Scudder	Global Small Companies	(7.68)	38.18	(0.07)	Jan-91	—	1.76	1.10	—	—
USAA	International	2.69	39.81	(0.15)	13.40	(9.30)	1.31	0.75	—	—
USAA	World Growth	0.64	24.03	Oct-92	—	—	1.28	0.75	—	—
Waddell & Reed	International Growth	1.86	46.21	(1.11)	19.01	Jan-90	1.31	0.72	5.75	0.12

Footnotes: **Exp. R.**—expense ratio for each fund for fiscal year 1994. **Mgmt.**—the cost associated with the investment advisor, which is included in the expense ratio. **Frt. Load**—the sales charge associated with the fund. **12-b-1**—an ongoing expense for the fund.

Table 11 — Mutual Fund Specialty Accounts
Metal Funds or Non-Diversified

Firm	Fund Name	1994	1993	1992	1991	1990	Exp. R.	Mgmt	Frt Load	12-b-1
American Express Fin. Adv	Precious Metals	(9.58)	80.80	(8.79)	(3.69)	(23.66)	1.37	na	5.00	—
Keystone	Precious Metals	(13.34)	101.89	(13.58)	8.22	(26.29)	2.34	0.69	na	0.94
Pioneer	Gold Shares	(11.74)	70.77	(8.06)	(5.51)	Jul-90	1.75	0.65	5.75	0.22
Scudder	Gold Fund	(7.46)	59.35	(1.93)	(6.93)	(16.67)	1.69	1.00	—	—
USAA	Gold	(9.38)	58.34	(7.95)	(4.45)	(26.51)	1.26	0.75	—	—
Waddell & Reed	Gold & Gov't Securities	(17.36)	75.76	(13.17)	1.48	(21.59)	0.81	0.42	5.75	0.14
Waddell & Reed	Science & Technology	9.45	8.33	(4.02)	58.54	(3.64)	0.99	0.62	5.75	0.11

Footnotes: **Exp. R.**—expense ratio for each fund for fiscal year 1994. **Mgmt.**—the cost associated with the investment advisor, which is included in the expense ratio. **Frt. Load**—the sales charge associated with the fund. **12-b-1**—an ongoing expense for the fund.

While permitted at NAV, the charge is $5 per transaction. The custodial account offers a loan for TDA at an 8% annual interest rate. The toll free number is: 1-800-421-5666.

American Funds Distributors is a loaded (or A-share) family of mutual funds with 21 investment options. This family of mutual funds offers break points at certain levels of investment. The maximum sales charge for stock funds is 5.75%. The maximum sales charge for bond funds is 4.75%, while money market funds have no sales load. However, if one invests first in the money market fund then moves to a bond or equity fund, the appropriate sales charge will be assessed. Additionally, there is a 12-b-1 charge that ranges from 0.07 to 0.30% and the custodial account charges $10 annually. This family's investment choices include: 2-Money Market, 5-Bond, 1-Balanced, 3-Growth, 1-Small Cap Growth, 3-International/Global, 4-Growth and Income, 2-Equity-Income. The toll free number is: 1-800-421-8511.

Keystone Investment Distributors market two families of mutual funds, one that offers only B-type shares (4%, 3%, 2%, 1% CDSC for 4 years, 0% after 4th year), and one that offers A-shares (no-load in, 1% CDSC for 1 year) and B-shares (3%, 3%, 2%, 1% CDSC for 4 years, 0% after 4th year). The 21 investment choices include: 1-Money Market, 7-Bond, 1-Balanced, 5-Growth, 4-Aggressive Growth, 2-International, and 1-Special. The custodial account charges $20 in Nov. on an annual basis. If there is a total withdrawal, there is a surrender fee of $20. However, withdrawals due to termination of employment may have the CDSC charges waived. There is an automated response system for trading between funds within each family available at no charge. If a client does not use this system, a fee of $10 per trade is assessed. Loans are available for TDA accounts. There is a one-time $50 loan application fee, with a minimum loan amount of $1,000. The interest rate is the prime lending rate plus 1, as determined by the State Street Bank on the day the loan is approved. This interest is credited directly back to the client's account as the loan is repaid. The toll free number is: 1-800-247-4075.

Pioneer Mutual Funds offer 18 mutual fund alternatives. This mutual fund family offers both A-shares (front loaded) and B-shares (back loaded). The maximum load (A-shares) varies dependent upon the fund and the amount invested. The load ranges between 0.0% and 5.75%. There is also a 12-b-1 fee associated with this investment ranging from 0.12 to 0.25% annually. There is no front load on B-share funds, although a contingent deferred sales charge (CDSC) of up to 4% may be assessed on contributions withdrawn within 6 years of the purchase date. The custodial account assesses a maximum fee of $20 annually, or an investor may pay a one-time fee of $100 that would waive any further annual custodian fee. The choices of investment options include: 2-Money Market, 3-Bond, 2-Balanced, 3-Growth, 2-Small Cap Growth, 2-Specialty and 2-International. This custodial account offers a loan provision for TSA accounts. This provision allows a participant to request a minimum loan of $1000 annually. The interest rate charged for each loan is the prime rate on the business date prior to the loan's approval. There is a $50 loan initiation charge. In 1995, Pioneer has added a variable annuity. The toll free number is: 1-800 622-0176.

Scudder Investor Services offers 23 no load mutual funds including: 2-Money Market, 7-Income, 2-Growth and Income, and 11-Growth funds. This fund family is both a no load and no contingent deferred sales charge family. The *Latin American Fund* is the only fund that charges a redemption fee of 2% if the monies invested do not remain invested for one year. The toll free number is: 1-800-541-7701.

The United Funds offers a family of mutual funds with 13 investment choices including: 4-Bond, 1-Balanced, 2-Growth, 2-Small Cap Growth, 2-Specialty and 1-International. Marketed through Waddell and Reed, these funds are front loaded and shares are subject to a 12-b-1 fee. The A-shares (front load) is a maximum of 5.75% and the 12-b-1 fee will not exceed 0.25% annually. The custodian charges an annual $15 fee, and there is a $5 charge per withdrawal or transfer. The custodian also charges a $2 fee for periodic or systematic withdrawals. The toll free number is: 1-800-880-3941.

Transamerica Fund Distributors has two classes of mutual funds. There are nine A-shares and 12 B-shares. The A-shares have a 5.75% to 3.5% maximum sales load and in several instances a 12-b-1 fee. The B-shares are no load in but have a contingent deferred sales charge of 5% that vanishes or is reduced by 1% per year to 0% in the sixth year. The custodial account charges $10 annually per social security number per account type. Due to space constraints only A-shares are listed in the table. Investment choices for the A-shares include: 2-Money Markets, 4-Bond, 1-Balanced, 1-Growth, and 1-Aggressive Growth. The toll free number is: 1-800-472-3863.

USAA Investment Management's mutual fund family has 13 investment choices available for both TSA and ORP. These funds are no load with a $20 flat fee for total withdrawal. The fund choices include: 2-Money Market, 2-Bond, 1-Balanced, 1-Growth, 1-Aggressive Growth, 2-Special, and 2-International. The toll free number is: 1-800-531-8000, ext. 84539.

Variable Annuity Contracts

Allmerica Financial (SMA Life) has a product that has been available since 1991 that is both fixed and variable. This contract is called *ExecAnnuity Plus*. Offering 16 separate accounts, this contract has both internal and external investment advisors managing the funds. The investment choices include: 1-Money Market, 3-Bond, 3-Managed, 4-Growth, 2-Small Cap Growth, and 3-Overseas portfolios. The external advisors managing the funds include Fidelity, Delaware Group, and the Bank of Ireland. The mortality and expense assurances are assessed at 1.25% and the administration charge is assessed at 0.20%. The contract charge is $30 and the expense ratio for the separate accounts ranged from 0.44 to 1.50% in 1994. There is a stepped up death benefit offered in this annuity at every fifth year anniversary. This contract has a 10 year rolling surrender charge starting at 8%. The toll free number is: 1-508-855-1000.

American Express Financial Advisors has four current contracts: and two fixed only annuities and two combination variable and fixed annuities. The two combination contracts have six variable options and one fixed account. These contracts have 1-Bond, 1-Money Market, 1-Growth, 1-Balanced, 1-Mid Cap Equity, 1-International account. All investment management is currently handled in-house by IDS Life. The expense and mortality assurances are 1%, the annual expense ratio for the separate accounts ranged from 0.54 to 0.89% in 1994. The Flexible Annuity has a $6 quarterly contract administration charge. It also has a 6 year rolling surrender charge of 7%; any payments older than 6 years and any earnings have no charges assessed. The Employee Benefit

Annuity has a $30 annual contract administration charge. It also has an 11 year surrender charge starting at 8% and declining to 0% in the twelfth year. The toll free number is: 1-800-272-4445.

American United Life Insurance Company* offers a group combination annuity TDA Multiple Fund. This contract offers fifteen variable separate accounts and a fixed option. This contract offers American United, Fidelity Investments, Alger American, Calvert Capital, T. Rowe Price, and TCI as Fund Managers. The portfolios surveyed this year are classified: 1-Stock Value, 4-Stock Growth, 2-Stock Equity Income, 1-Stock International, 1-Stock Index, 1-Stock Socially Responsible, 1-Bond High Quality, 1-Bond High Yield, 2-Assett Allocation, 1-Money Market. The administration fee is the lesser of $30 or 0.5% annually. The mortality and expense assurances are assessed at 1.25% annually. The separate account charges for 1994 ranged from 0.28 to 1.05%. This contract has 2-level withdrawal charges: years 1-5 are assessed at 8%, years 6-10 are assessed at 4%, and 11 or more years at 0%. Note: The availability of the Fidelity portfolios (except for VIP Equity Income and VIP II Contrafund) and TCI portfolio were May 1993 and May 1994. The Alger American, Calvert Capital, Fidelity Equity-Income and Contrafund, and T. Rowe Price portfolios all became available April 28, 1995. The phone number is: 1-317-263-1877.

CREF (College Retirement Equities Fund) has a specific product marketed to ORP participants and two TDA options available. The ORP product is called *Retirement Annuities* (*RA*). The two TDA contracts are called the *Supplemental Retirement Annuity* (*SRA*) and the *Group Supplemental Retirement Annuity* (*GSRA*). Available to participants since 1962, there are 7 variable choices. The variable choices include: 1-Money Market, 1-Bond, 1-Balanced, 3-Equity, and 1-Global portfolio. All funds are managed by internal investment advisors. There is no annual administration charge. The CREF account charges 0.24% of assets to each account for administrative and distribution expenses. The investment advisory expense ratio for 1994 ranged from 0.05 to 0.18% for the separate accounts. This product has no front load or surrender charge. There are no surrender charges for transferring funds. The toll free number is: 1-800-842-2733.

Diversified Investment Advisors offers AUSA contracts. This company has three contracts: a variable only contract and two fixed only contracts called the fixed fund, and government fixed fund. This product offers ten variable choices including: 1-Money Market, 2-Bond, 2-Balanced, and 5-Stock Funds. The mortality and expense assurances are assessed against the account at 0.90%. The expense ratio for 1994 ranged from 0.10 to 1.02%. The variable contract utilizes external fund managers. There are no withdrawal charges assessed against this contract. The toll free number is: 1-800-926-0044.

The Equitable Life Assurance's product is called *EQUI-VEST* and has been available since 1980. This combination fixed and variable annuity has four variable options including: 1-Money Market, 1-Growth, 1-Small Cap Growth, and 1-Balanced account. The investment advisory services for this product are provided by Alliance. The annual administrative contract charge is assessed at the lesser of $30 or 2% of the annuity account value. The mortality and expense assurance ranges from 1.34% to 1.49% depending upon which sub-account one has invested. In 1993, the investment advisory and other expenses ranged from 0.38 to 0.50%. This contract guarantees the total fee for mortality, expense, investment advisory and other expenses combined will not exceed 1.75%. The contract has a level surrender charge of 6% for years 1-5, 5% for years 6-8 then a declining charge starting at 4% in year 9 and 0% in year 13 and beyond. Effective June 1, 1994, this contract will offer eight additional investment choices. The toll free number is: 1-800-628-6673.

Fidelity Standard Life offers two products, a variable combination and a fixed only contract. Both have been available since 1989, and are marketed through the Holden Group. The *FSL224* is the fixed variable combination annuity product. This contract has six separate account options including: 1-Money Market, 1-Bond, 2-Balanced, and 2-Growth accounts. The contract uses external fund managers exclusively. The investment advisors are Fidelity Investments and Security First. The *Fidelity VIP* funds were first offered in April of 1993. The annual contract administration charge is $27.50. There is also a $2.50 assessment per investment series. Both of these charges have been waived until further notice. The fee for transferring between sub-accounts is $10, however, this fee is also currently being waived. Mortality and expense assurances are assessed at 1.35% annually and the expense ratio range was 0.27 to 0.80% for 1994. The surrender charge assessed is a five year declining rolling charge starting at 7%, declining by 1% to 0% in year 5 and thereafter. The toll free number is: 1-800-888-8486.

Kemper Investors Life's contract *Advantage III* is a combination fixed and variable annuity. This contract available since 1982, has two fixed accounts, and six variable: 1-Money Market, 1-Equity, 2-Bond, 1-Balanced, 1-International. The *Fixed II* account acts like a one year CD and the *Fixed I* is very similar to the Money Market Account. This company uses in-house fund managers. The separate account portion of the contract has a $25 annual administration charge. The mortality and expense assurances are assessed at 1% annually. There is also a 0.3% administrative cost assessed annually and the portfolio expenses ranged from 0.53 to 0.93% in 1994. This contract has a six year declining rolling surrender charge starting at 6%, declining by 1% each year to 0% in the seventh year. The toll free number is: 1-800-621-5001

Lincoln National Life Insurance offers two products, a variable annuity and a fixed only contract. The *Multi-Fund* is the combination fixed and variable option account. This contract offers 11 investment vehicles and a fixed account. The selection includes: 1-Money Market, 1-Bond, 5 Growth, 2-Balanced, 1-Small Cap Growth, 1-International. This contract uses in-house and outside money management. The money managers include Putnam, Fidelity, Vantage, Clay Finlay, Janus and Lynch and Mayer. The annual policy fee is waived for ORP accounts and is assessed at $25 for TDA. The TDA fixed side is credited with interest that is 0.35 points less than the ORP account. The mortality and expense assurances are 1% and the expense ratio range for 1994 was 0.37 to 1.26%. This contract has two level surrender charges: 8% for the first five years and 4% for the next five years. This charge reduces to 0% at the end of year 10. The toll free number is: 1-800-348-1212.

Massachusetts Mutual Life Insurance Company has a combination variable and fixed contract available for TDA and vested ORP participants called *Flex Extra Annuity*. Currently, this product offers eight investment choices including: 1-Fixed, 1-Money Market, 2-Bond, 1-Balanced, and 3-Growth accounts. Concert Capital Management Company, Inc., a wholly-owned subsidiary of MassMutual, serves as investment sub-advisor to the MML Equity Fund and the equity sector of the MML Blend Fund. The MML Managed Bond Fund, MML Money Market Fund, and non-equity sector of the MML Blend Fund use internal or in-house money managers. Oppenheimer Management Corporation acts as an investment advisor for the 3 Oppenheimer funds. The contract annual administrative charge is generally $35. The total separate account charges were 1.3% inclusive of mortality and expense assurances for 1994. This contract has a nine year declining surrender charge starting at 8% ending at 0% in year 10. The toll free number is: 1-800-272-2216.

Metropolitan Life Insurance Company has a combination fixed and variable account annuity. The *Preference Plus* account has been available since July 1990 for faculty members. There are seven separate accounts and one fixed option. The contract has 1-Bond, 3-Growth, 2-Balanced, 1-International accounts. All underlying portfolios are managed by MetLife (or Affiliates) with one exception. Calvert Socially Responsible is managed through the Acadia Capital Corporation. There is no annual account administration fee if a deposit is made every year or the account value is $10,000 or more; otherwise the $20 annual account administration will apply. The expense and mortality assurances total 0.75%. The average expense ratio for the separate account for 1994 ranged from 0.32 to 1.04%. This contract has a rolling eight year declining deferred sales charge starting at 7%. The toll free number is: 1-800-926-8320.

Mutual of America offers a combination fixed and variable investment option under its TDA contract, *TDA-3300*. This product has been available since 1974 and uses both internal and external investment advisors. The external investment advisors include

Table 12 — Variable Annuity Money Market Accounts

Company	Contract Name	Portfolio Name/Advisor	1994	1993	1992	1991	1990	Exp. R.
Allmerica Financial/SMA Life	ExecAnnuity Plus	Money Market	2.46	1.55	2.29	Aug-91	—	0.42
American Express	Flexible Annuity	Moneyshare	2.79	1.65	2.24	4.78	6.92	0.54
American United Life	TDA Multiple Fund	American Money Market	2.30	1.10	1.80	4.40	Apr-90	0.73
CREF	**RA,SRA,GSRA**	**Money Market Account**	**4.07**	**3.07**	**3.71**	**6.25**	**8.25**	**0.29**
Diversified Investment Advisors	**Div. Invest. Funds Group**	**Money Market**	**3.38**	**2.31**	**2.91**	**5.50**	**7.57**	**0.10**
The Equitable Life Assurance	**EQUI-VEST**	**Money Market**	**2.63**	**1.59**	**2.19**	**4.70**	**6.82**	**0.42**
Fidelity Standard Life	FSL224	Money Market Portfolio	2.96	—	—	—	—	0.27
Kemper Investors Life	Advantage III	Money Market	2.62	1.55	2.11	4.34	6.73	0.53
Lincoln National Life	Multi-Fund	Money Market	2.78	1.72	2.42	4.68	6.94	0.52
Massachussetts Mutual Life	**Flex Extra Annuity**	**Money Market Fund**	**2.51**	**1.43**	**2.15**	**4.67**	**6.79**	**0.55**
Mutual of America	**TDA-3300**	**Money Market Fund**	**2.20**	**1.00**	**1.70**	**4.10**	**6.50**	**0.25**
Nationwide Life	**Best of America IV**	**Money Market Fund**	**2.54**	**1.42**	**2.06**	**4.45**	**6.66**	**0.54**
New York Life	NVA	Money Market/MacKay-Shields	3.82	1.23	—	—	—	0.62
North American Security Life	Venture	Money Market/Wellington	2.41	1.26	1.91	4.25	6.28	0.57
SAFECO Life	Resource B	Money Market Portfolio	6.45	4.90	4.87	4.85	3.46	0.64
Security Benefit Life	**Variflex**	**Money Market**	**2.49**	**1.40**	**2.00**	**4.40**	**6.60**	**0.61**
Security First Life	**SFL228**	**Money Market Portfolio**	**2.96**	**—**	**—**	**—**	**—**	**0.27**
Travelers Insurance Company	**Universal Annuity**	**Money Market Account**	**2.75**	**1.70**	**2.30**	**4.70**	**6.90**	**0.32**
Union Central	Variable Annuity	Money Market/Scudder	2.23	1.06	na	na	na	0.56
United Investors	Advantage II	Money Market	2.78	1.71	2.29	4.63	6.81	0.65
VALIC	Portfolio Director	Money Market	2.77	1.67	2.22	4.49	6.83	0.61

Footnote **Exp. R.**—expense ratio for each fund for fiscal year 1994

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Table 13 — Variable Annuity Bond Accounts

Company	Contract Name	Portfolio Name/Advisor	1994	1993	1992	1991	1990	Exp. R.
Allmerica Financial/SMA Life	ExecAnnuity Plus	Government Bond	(2.28)	5.87	3.61	Aug-91	—	0.61
Allmerica Financial/SMA Life	ExecAnnuity Plus	Investment Grade Income	(4.33)	9.19	6.74	Aug-91	—	0.54
Allmerica Financial/SMA Life	ExecAnnuity Plus	High Income/Fidelity	(3.95)	19.03	21.09	Aug-91	—	0.64
American Express	Flexible Annuity	Special Income	(4.90)	14.77	8.32	16.41	3.22	0.65
American United Life	TDA Multiple Fund	American Bond	(4.80)	9.30	5.90	14.90	Apr-90	0.73
CREF	RA,SRA,GSRA	Bond Market Account	(3.98)	11.37	7.12	Mar-90	—	0.30
Diversified Investment Advisors	Div. Invest. Funds Group	Intermediate Gov't Bond	(2.23)	7.36	5.94	13.19	—	0.40
Diversified Investment Advisors	Div. Invest. Funds Group	Gov't/Corporate Bond	(3.75)	10.98	7.02	16.47	6.30	0.40
Fidelity Standard Life	FSL224	Bond/Security First	(4.69)	8.21	5.14	13.37	3.11	1.30
Kemper Investors Life	Advantage III	Government Securities	(3.99)	5.11	4.54	13.58	8.29	0.64
Kemper Investors Life	Advantage III	High Yield	(3.50)	18.46	16.24	49.64	(16.59)	0.65
Lincoln National Life	Multi-Fund	Bond	(5.18)	11.25	6.84	16.21	5.63	0.50
Massachussetts Mutual Life	Flex Extra Annuity	Bond Fund	(5.02)	10.39	5.94	15.21	7.05	0.52
MetLife	Preference Plus	Income Division	(4.34)	9.94	5.61	15.94	Jul-90	0.35
Mutual of America Life	TDA-3300	Bond Fund	(4.90)	11.10	6.70	13.70	3.20	0.50
Mutual of America Life	TDA-3300	Bond Portfolio/Scudder	(6.50)	10.30	5.10	15.60	6.10	0.58
Mutual of America Life	TDA-3300	Mid-Term Bond Fund	(5.20)	—	—	—	—	0.50
Mutual of America Life	TDA-3300	Short-Term Bond Fund	(0.30)	—	—	—	—	0.48
Nationwide Life	Best of America IV	High Income Portfolio/Fidelity	(2.82)	18.95	21.45	33.52	(3.64)	0.71
Nationwide Life	Best of America IV	Government Bond Fund	(4.49)	8.09	6.46	15.19	8.07	0.51
Nationwide Life	Best of America IV	Limited Maturity/Neuberger Berman	(1.45)	5.24	3.81	9.90	6.91	0.73
Nationwide Life	Best of America IV	Bond Fund/Oppenheimer	(3.21)	11.57	5.11	16.10	6.51	0.81
Nationwide Life	Best of America IV	Global Bond/Van Eck	(2.60)	6.38	(6.53)	16.89	9.82	0.93
New York Life	NVA	Bond	(3.39)	—	—	—	—	0.62
New York Life	NVA	Government Bond/MacKay-Shields	(1.84)	4.37	—	—	—	0.67
North American Security Life	Venture	Invest Quality Bond/Wellington	(5.97)	8.48	5.71	Apr-91	—	0.76
North American Security Life	Venture	Global Gov't Bond/Oechsle Int'l	(7.06)	17.34	0.85	14.26	11.90	0.96
North American Security Life	Venture	Strategic Bond/Salomon Brothers	(7.30)	Apr-93	—	—	—	0.91
North American Security Life	Venture	U.S. Government Bond/Salomon	(2.62)	6.15	4.71	12.42	7.11	0.73
SAFECO Life	Resource B	Bond Portfolio	11.56	19.52	15.27	10.73	3.86	0.73
Security Benefit Life	Variflex	High Grade	(8.04)	11.30	6.20	15.60	5.40	0.85
Security First Life	SFL228	Bond/Security First	(4.69)	8.21	5.14	13.37	3.11	1.30
Travelers Insurance Company	Universal Annuity	American Odessey Long-Term Bond	(6.93)	May-93	—	—	—	0.71
Travelers Insurance Company	Universal Annuity	American Odessey Intermed.-Term Bond	(4.05)	May-93	—	—	—	0.75
Travelers Insurance Company	Universal Annuity	American Odessey Short-Term Bond	(1.38)	May-93	—	—	—	0.75
Travelers Insurance Company	Universal Annuity	Quality Bond Account	(2.42)	8.10	6.70	13.20	7.30	0.32
Travelers Insurance Company	Universal Annuity	High Yield Bond Trust	(2.49)	12.58	11.70	24.60	(9.90)	1.25
Travelers Insurance Company	Universal Annuity	U.S. Government Securities	(6.82)	8.14	Jan-92	—	—	0.77
Travelers Insurance Company	Universal Annuity	High Income/Fidelity	(2.77)	19.01	Jan-92	—	—	0.64
Travelers Insurance Company	Universal Annuity	Global Bond/Templeton	(6.06)	10.08	Jan-92	—	—	0.83
Union Central	Variable Annuity	Bond/Carillon	(3.03)	10.33	na	na	na	0.68
United Investors	Advantage II	Bond	(6.75)	11.38	6.75	15.15	5.84	0.62
United Investors	Advantage II	High Income	(3.41)	16.81	14.71	32.93	(8.10)	0.74
VALIC	Portfolio Director	Government Securities	(5.44)	9.70	6.14	13.59	4.91	0.58
VALIC	Portfolio Director	International Gov't Bond	3.42	13.08	2.05	9.05	—	0.59

Footnote: **Exp. R.**—expense ratio for each fund for fiscal year 1994.

Calvert, Twentieth Century, Scudder, and Fidelity. This contract offers one fixed option and 16 variable accumulation options including: 1-Money Market, 4-Bond, 5-Growth, 3-Balanced, 1-Small Cap Growth, 1-Income, and 1-International. The expense ratio for 1994 for the separate accounts ranged from 0.13 to 1.08%. The annual contract charge is $24 (for account balances of $2,400 or greater) and the mortality and expense assurances are 0.5%. This contract does not have a front load or a contingent deferred sales charge. The toll free number is: 1-800-468-3785.

Nationwide Life Insurance product, available since 1982, is called the *Best of America IV*®. This is a combination fixed and variable account that offers one fixed option and 24 variable options. The variable choices include: 1-Money Market, 5-Bond, 8-Growth, 4-Balanced, 1-Small Cap Growth, 2-International Equity, 1-Gold and Natural Resources, 1-Socially Responsible. This contract offers both internal and external investment advisors. The selection of external investment advisory services include Dreyfus, Fidelity, Neuberger & Berman, Oppenheimer, Strong, Twentieth Century, and Van Eck. There is a $12 annual contract administration charge and the expense ratio for 1994 ranged from 0.25 to 1.30% for the separate accounts. The mortality and expense risk assurances are deducted at an annual rate of 1.25%. This contract has a 7% declining rolling surrender charge over a seven year period. The toll free number is: 1-800-848-6331.

New York Life Insurance offers a product for TDA only, called *NVA*. Introduced in 1993, this product offers eleven investment options and one fixed account. The investment options include: 2-Money Market, 2-Bond, 3-Growth, 1-Balanced, 1-Socially Responsible. All management is provided by internal money managers, except Socially Responsible which is managed by NCM Capital Management Group. The policy fee is the lesser of $30 or 2%, which is waived when the account value is equal to or greater than $10,000. The mortality and expense assurances are assessed at 1.30% and the expense ratio ranged from 0.47 to 0.97% in 1994. The contract has a nine year surrender charge starting at 7% for years 1-3, then declining by 1% per year. The toll free number is: 1-800-598-2019.

North American Security Life has two variable annuities. *Venture*, available since 1987, has 14 variable options and four fixed options. These options include: 1-Money Market, 4-Bond, 1-General Stock, 5-Growth Stock, 3-Asset Management. The fixed portfolio's minimum guaranteed rate is 3%. The 12/31/94 rate for the one year fixed was 5.8%; the 3 year fixed was 6.6%; the 5 year fixed was 6.9%; and the 7 year fixed was 7.1%. This company utilizes outside fund managers for all of the 14 variable accounts. The fund managers are Fidelity Management Trust, Solomon Brothers Asset Management, Goldman Sachs Asset Management, Wellington Management Co., Roger Engemann Management Co., Oechsle International Advisors, and J. P. Morgan Investment Management, Inc. There is a $30 annual contract administration charge for accounts less than $100,000. The expense and mortality assurances are 1.25%, administration fee is 0.15%, and the annual expense ratio for the separate accounts ranged from 0.57 to 1.25% in 1994. *Venture's* stepped-up death benefit is annual. This contract has a seven year declining surrender charge starting at 6%. *Venture Vision* is also an approved product for ORP & TSA. This account requires an initial deposit of $25,000. It is a duplicate of the *Venture* contract with respect to funds offered. However, this contract offers no fixed accounts, has a three year surrender charge, and stepped up death benefits of 5% every year to a maximum of twice the payment. The toll free number is: 1-800-334-1029.

SAFECO Life has two fixed only contracts and a variable only annuity product available for participants. *Resource B* is a variable only annuity contract offering seven variable options. The investment choices include: Equity, Bond, Money Market, Growth, Northwest, Balanced, and International. The fund managers for the first five funds is SAFECO Asset Managers (SAM) and Scudder Stevens & Clark for the last two. There is a $30 annual policy fee and the mortality and expense assurances are assessed at 1.25%. The ratio for expenses ranged from 0.64 to 1.2% in 1994. This policy has an eight year contract surrender charge starting at 9%. The toll free number is: 1-800-426-7649.

Security Benefit Life Insurance Company's fixed and variable annuity is called *Variflex*. The account has been available since 1984 to faculty members. This contract currently offers seven variable options and one fixed account. The contract choices include: 1-Bond, 1-Money Market, 2-Growth, 1-Small Cap Equity, 1-Balanced and 1-Worldwide account. All investment management is currently handled in-house by Security Benefit. There is a $30 annual contract administration charge. The expense and mortality assurances are 1.2% and the average annual expense ratio for the separate accounts ranged from 0.61 to 1.34% in 1994. This contract has a non-rolling eight year declining deferred sales charge starting at 8%. The toll free number is: 1-800-888-2461.

Security First Life has two products, a combination variable annuity and a fixed only product. Marketed through the Holden Group, these products have been available since 1989. The *SFL228* is a combination variable and fixed vehicle. This product has six variable account options including: 1-Money Market, 1-Bond, 2-Balanced, and 2-Growth accounts. The contract uses external fund managers exclusively. The investment advisors are Fidelity Investments and Security First. The *Fidelity VIP* funds were first offered in April of 1993. The annual contract administration charge of $24.00 applies to accounts that are below $10,000 or to contributions of less than $2,000 annually. Mortality and expense assurances are assessed at 1.35% annually and the expense ratio range was 0.27 to 1.3% for 1994. The surrender charge is 7% for the last 60 months of premiums. After nine contract years monies in these portfolios are free of surrender charges. The toll free number is 1-800-888-8486.

Travelers Insurance Company is marketed through the Copeland Companies. There are two products (a variable annuity and a fixed annuity), and two services: an asset allocation and a market timing service. In addition, the Copeland Companies also offer a universal life insurance policy which is underwritten by Transamerica Assurance Company. *Travelers Universal Annuity*, available since 1983, offers 29 variable options and a fixed option. The choices among variable accounts include: 1-Money Market, 9-Bond, 9-Growth, 4-Balanced, 1-Small Cap Growth, 4-International and 1-Utility portfolio. Of these accounts, 22 have performance history of at least one complete year as found in the following tables. There are six new portfolios which are not quoted. This contract utilizes both internal and external management expertise. The investment management firms include: Alliance Capital Management L.P., the Dreyfus Corp., Fidelity Investments, Janus Capital Corp., Massachusetts Financial Services Corp. (MFS), Smith Barney Inc., Putnam Investment Management, Inc., Templeton Worldwide, Travelers Asset Management International Corp. (TAMIC), The Travelers Investment Management Company (TIMCO), and American Odyssey Funds Management, Inc. This contract has a $30 annual contract administration charge. There is a 1.25% per annum mortality and expense risk fee. The separate account expense ratio ranged from 0.32 to 1.25% for 1994. This contract has a 5% surrender charge assessed on contributions withdrawn within five years of deposit. The fixed and variable contracts allow benefit payments free of surrender charge when participants reach retirement (subject to eligibility requirements), death, disability, or termination of employment (for ORP contracts only). The toll free number is: 1-800-842-9406.

USAA Life Insurance offers a variable annuity beginning 2/6/95. This product has a fixed account plus 7 funds. Fund choices include: 4-Growth, 1-Money Market, 1- Diversified, and 1-Income. The toll-free number is 1-800-531-8000, ext. 84539.

Union Central Life Insurance has two products available, a combination variable and fixed annuity and a fixed only annuity. *The Variable Annuity* (*VA*) is a combination variable and fixed contract that has been available since 1985. There are six variable investment choices including: 1-Money Market, 1-Bond, 2-Growth, 1-Managed, and 1-International. The external investment advisor is Scudder and the internal advisor is Carillon. The mortality and expense assurances are assessed at 1.2% annually. There is also an administration charge of 0.25%, and a $30 annual contract administration fee. The contract allows for six free transfers per year, $10 per additional transfer. The expense ratio range for 1994 was 0.56 to 1.08% annually. The surrender charge is an eight year declining charge based upon contract years. The charge starts at 7% for years 1-2, then the charge declines by 1% per year in years 3-7 to 0% after the eighth year. The toll free number is: 1-800-825-1551.

United Investors, marketed by Waddell and Reed, has two products: a variable only contract called *Advantage II* and a fixed product. This contract has 10 investment choices including: 1-Money Market, 2-Bond, 1-Balanced, and 1-Growth. All money management services are provided by Waddell and Reed Investment Management Company. The annual account fee is a maximum of $50. However, this is reduced to $25 at institutions with at least ten participants in this product. The expense ratio ranged from 0.62 to 1.26% and the mortality and expense risk

Table 14 — Variable Annuity Stock Accounts
Equity-Income, Income, or Growth

Company	Contract Name	Portfolio Name/Advisor	1994	1993	1992	1991	1990	Exp. R.
Allmerica Financial/SMA Life	ExecAnnuity Plus	Select Growth	(2.89)	(0.45)	Aug-92	—	—	1.05
Allmerica Financial/SMA Life	ExecAnnuity Plus	Growth/Portfolio	(1.43)	18.29	7.23	Aug-91	—	0.71
Allmerica Financial/SMA Life	ExecAnnuity Plus	Growth	(1.26)	4.57	6.42	Aug-91	—	0.54
Allmerica Financial/SMA Life	**ExecAnnuity Plus**	**Equity Index**	**(0.38)**	**7.29**	**6.40**	**Aug-91**	**—**	**0.57**
American Express	**Flexible Annuity**	**Capital Resources**	**0.16**	**2.38**	**3.05**	**45.17**	**(0.37)**	**0.64**
American United Life	**TDA Multiple Fund**	**American Equity**	**1.40**	**13.40**	**8.70**	**24.00**	**Apr-90**	**0.73**
American United Life	TDA Multiple Fund	Alger American Growth	0.20	21.00	11.00	38.70	2.90	0.86
American United Life	TDA Multiple Fund	Fidelity VIP Equity Income	5.70	16.90	15.50	29.80	(16.40)	0.58
American United Life	TDA Multiple Fund	Fidelity VIP Growth	(1.10)	17.60	8.00	43.80	(12.80)	0.69
American United Life	**TDA Multiple Fund**	**Fidelity VIP High Income**	**(2.70)**	**18.80**	**21.70**	**33.40**	**(3.50)**	**0.71**
American United Life	**TDA Multiple Fund**	**T. Rowe Price Equity Income**	**6.20**	**—**	**—**	**—**	**—**	**0.85**
American United Life	**TDA Multiple Fund**	**Fidelity VIP II Index 500**	**(0.70)**	**8.90**	**—**	**—**	**—**	**0.28**
CREF	RA.SRA.GSRA	Stock Account	(0.12)	13.90	6.69	30.09	(5.54)	0.34
Diversified Investment Advisors	Div. Invest. Funds Group	Equity Income	(0.84)	14.94	9.18	20.18	(6.29)	0.46
Diversified Investment Advisors	Div. Invest. Funds Group	Equity Growth	4.23	—	—	—	—	0.50
Diversified Investment Advisors	**Div. Invest. Funds Group**	**Growth and Income**	**(3.82)**	**4.98**	**13.16**	**25.50**	**(2.97)**	**0.65**
Diversified Investment Advisors	**Div. Invest. Funds Group**	**Special Equity**	**(0.24)**	**19.38**	**1.90**	**45.03**	**(14.22)**	**0.85**
Diversified Investment Advisors	**Div. Invest. Funds Group**	**International Equity**	**2.37**	**35.28**	**4.92**	**9.36**	**(9.41)**	**1.02**
The Equitable Life Assurance	EQUI-VEST	Common Stock	(3.48)	23.11	1.82	35.80	(9.27)	0.38
Fidelity Standard Life	FSL224	Growth Portfolio	(1.27)	—	—	—	—	0.69
Fidelity Standard Life	FSL224	Index 500 Portfolio	(0.23)	—	—	—	—	0.28
Kemper Investors Life	**Advantage III**	**Equity**	**(5.25)**	**13.16**	**2.24**	**57.21**	**(0.73)**	**0.66**
Lincoln National Life	**Multi-Fund**	**Capital Appreciation**	**(0.20)**	**—**	**—**	**—**	**—**	**1.18**
Lincoln National Life	**Multi-Fund**	**Growth and Income**	**0.32**	**12.12**	**0.84**	**29.61**	**(0.05)**	**0.37**
Lincoln National Life	Multi-Fund	Equity Income	1.86	—	—	—	—	1.26
Massachussetts Mutual Life	Flex Extra Annuity	Equity Fund	2.72	8.12	9.07	24.01	(1.74)	0.43
MetLife	Preference Plus	Aggressive Growth Division	(3.11)	21.09	9.00	64.38	Jul-90	0.82
MetLife	**Preference Plus**	**Stock Index Division**	**(0.07)**	**8.21**	**6.11**	**28.11**	**Jul-90**	**0.33**
MetLife	**Preference Plus**	**Growth Division**	**(4.47)**	**12.98**	**10.25**	**31.48**	**Jul-90**	**0.32**
Mutual of America	**TDA-3300**	**Capital Growth/Scudder**	**(11.30)**	**18.60**	**4.60**	**37.10**	**(9.20)**	**0.50**
Mutual of America	TDA-3300	Equity Index	(0.30)	—	—	—	—	0.13
Mutual of America	TDA-3300	Growth Fund/Twentieth Century	(2.70)	8.40	(2.90)	40.10	(2.90)	1.00
Nationwide Life	Best of America IV	Equity Income Portfolio/Fidelity	5.68	16.67	15.45	29.75	(16.40)	0.58
Nationwide Life	**Best of America IV**	**Stock Index/Dreyfus**	**(0.43)**	**7.91**	**5.72**	**28.16**	**(4.75)**	**0.40**
Nationwide Life	**Best of America IV**	**Growth/Fidelity**	**(1.32)**	**17.82**	**7.90**	**43.63**	**(12.89)**	**0.69**
Nationwide Life	**Best of America IV**	**Capital Appreciation**	**(2.18)**	**8.19**	**Jan-92**	**—**	**—**	**0.56**
Nationwide Life	Best of America IV	Growth/Neuberger Berman	(6.22)	5.40	8.11	28.05	(9.39)	0.91
Nationwide Life	Best of America IV	Special Fund II/Strong	2.26	23.54	Jan-92	—	—	1.10
Nationwide Life	Best of America IV	Growth/Twentieth Century	(2.45)	8.88	(2.63)	40.04	(2.57)	1.00
New York Life	**NVA**	**Capital Appreciation/MacKay-Shields**	**(4.38)**	**19.10**	**—**	**—**	**—**	**0.73**
New York Life	**NVA**	**Growth Equity**	**1.20**	**—**	**—**	**—**	**—**	**0.62**
New York Life	**NVA**	**Indexed Equity/Monitor Capital Advisors**	**0.76**	**7.22**	**—**	**—**	**—**	**0.47**
North American Security Life	Venture	Equity/Fidelity	(1.91)	14.70	6.42	16.30	(13.02)	0.84
North American Security Life	Venture	Growth and Income/Wellington	1.42	8.10	8.69	—	—	0.82
North American Security Life	Venture	Pasadena Growth/Engemann	(6.12)	(5.14)	Dec-92	—	—	0.98
North American Security Life	**Venture**	**Value Equity/Goldman Sachs**	**(0.61)**	**Dec-93**	**—**	**—**	**—**	**0.87**
SAFECO Life	**Resource B**	**Equity Portfolio**	**42.07**	**48.83**	**21.05**	**22.24**	**4.78**	**0.73**
SAFECO Life	**Resource B**	**Growth**	**19.01**	**27.50**	**—**	**—**	**—**	**0.72**
SAFECO Life	Resource B	Northwest	0.06	4.54	—	—	—	0.72
Security Benefit Life	Variflex	Growth Series	(2.82)	12.40	9.80	34.50	(10.90)	0.84
Security First Life	SFL228	Growth Portfolio	(1.27)	—	—	—	—	0.69
Security First Life	**SFL228**	**Index 500 Portfolio**	**(0.23)**	**—**	**—**	**—**	**—**	**0.28**
Travelers Insurance Company	**Universal Annuity**	**Equity-Income/Fidelity**	**5.74**	**Jul-93**	**—**	**—**	**—**	**0.62**
Travelers Insurance Company	**Universal Annuity**	**American Odessey Core Equity**	**(2.24)**	**May-93**	**—**	**—**	**—**	**1.00**
Travelers Insurance Company	Universal Annuity	Amer. Odessey Emerging Opportunity	8.31	May-93	—	—	—	1.25
Travelers Insurance Company	Universal Annuity	American Odessey International Equity	(8.13)	May-93	—	—	—	1.00
Travelers Insurance Company	Universal Annuity	Growth & Income Stock Account	(1.27)	7.60	0.90	27.70	(4.70)	0.45
Travelers Insurance Company	**Universal Annuity**	**Capital Appreciation**	**(5.96)**	**13.64**	**16.20**	**33.40**	**(7.10)**	**0.96**
Travelers Insurance Company	**Universal Annuity**	**Stock Index/Dreyfus**	**(0.37)**	**7.97**	**Jan-92**	**—**	**—**	**0.40**
Travelers Insurance Company	**Universal Annuity**	**Growth/Fidelity**	**(1.26)**	**17.88**	**Jan-92**	**—**	**—**	**0.71**
Union Central	Variable Annuity	Equity/Carillon	1.95	12.47	na	na	na	0.69
Union Central	Variable Annuity	Capital Growth/Scudder	(10.96)	19.14	na	na	na	0.58
United Investors	Advantage II	Growth	1.49	12.99	19.77	34.91	-6.20	0.77
UNUM Life	**Variable Annuity III**	**Growth I/Fidelity**	**(1.21)**	**17.94**	**8.00**	**May-91**	**—**	**0.69**
UNUM Life	**Variable Annuity III**	**Growth II/Twentieth Century**	**(2.34)**	**8.13**	**(2.52)**	**May-91**	**—**	**1.00**
VALIC	**Portfolio Director**	**Small Cap Index**	**(4.30)**	**14.77**	**11.28**	**—**	**—**	**0.44**
VALIC	Portfolio Director	Stock Index	(0.30)	8.78	5.58	27.70	(4.83)	0.38

Footnote: **Exp. R.**—expense ratio for each fund for fiscal year 1994

Table 15 — Variable Annuity Stock–Bond Accounts
Total Return, Balanced, or Managed

Company	Contract Name	Portfolio Name/Advisor	1994	1993	1992	1991	1990	Exp. R.
Allmerica Financial/SMA Life	ExecAnnuity Plus	Equity Income/Fidelity	5.55	16.54	15.33	Aug-91	—	0.62
Allmerica Financial/SMA Life	ExecAnnuity Plus	Select Growth & Income	(0.70)	8.47	Aug-92	—	—	0.99
American Express	Flexible Annuity	Managed	(5.46)	11.21	6.46	28.15	2.25	0.64
American United Life	**TDA Multiple Fund**	**American Managed**	**(2.20)**	**11.58**	**6.62**	**15.28**	**Apr-90**	**0.75**
American United Life	**TDA Multiple Fund**	**Fidelity VIP II Asset Manager**	**(7.30)**	**19.80**	**10.40**	**21.10**	**5.40**	**0.80**
Diversified Investment Advisors	**Div. Invest. Funds Group**	**Balanced**	**(1.21)**	**11.97**	**—**	**—**	**—**	**0.50**
The Equitable Life Assurance	EQUI-VEST	Balanced	(9.27)	10.81	(4.15)	40.05	(1.46)	0.39
Fidelity Standard Life	FSL224	Asset Manager Portfolio	(7.26)	—	—	—	—	0.80
Fidelity Standard Life	FSL224	Growth & Income/Security First	1.68	12.74	7.84	25.31	-12.18	0.78
Kemper Investors Life	**Advantage III**	**Total Return**	**(10.66)**	**10.69**	**0.38**	**35.74**	**3.55**	**0.61**
Lincoln National Life	**Multi-Fund**	**Managed**	**(2.85)**	**10.53**	**2.66**	**20.66**	**2.50**	**0.44**
Lincoln National Life	**Multi-Fund**	**Global Asset Allocation**	**(2.82)**	**16.28**	**5.43**	**17.43**	**(0.08)**	**1.06**
Massachusetts Mutual Life	Flex Extra Annuity	Blend Fund	1.15	8.30	7.97	22.47	1.12	0.39
MetLife	Preference Plus	Diversified Division	(4.24)	11.42	8.09	23.42	Jul-90	0.32
Mutual of America Life	TDA-3300	Composite Fund	(4.80)	15.00	4.10	16.10	1.20	0.50
Nationwide Life	**Best of America IV**	**Asset Manager/Fidelity**	**(7.31)**	**19.48**	**10.42**	**20.97**	**5.43**	**0.79**
Nationwide Life	**Best of America IV**	**Total Return**	**(0.24)**	**9.48**	**6.77**	**36.69**	**(9.24)**	**0.52**
Nationwide Life	**Best of America IV**	**Multiple Strategies/Oppenheimer**	**(3.22)**	**14.44**	**7.58**	**15.95**	**(3.19)**	**0.79**
Nationwide Life	Best of America IV	Balanced/Twentieth Century	0.69	6.27	(7.27)	Jan-91	—	1.00
New York Life	NVA	Total Returned/MacKay-Shields	(3.99)	13.67	—	—	—	0.69
North American Security Life	Venture	Aggressive Asset Allocation/Fidelity	(2.07)	8.76	6.73	21.25	(8.57)	0.89
North American Security Life	**Venture**	**Moderate Asset Allocation/Fidelity**	**(2.97)**	**8.53**	**6.79**	**19.55**	**(7.54)**	**0.85**
North American Security Life	**Venture**	**Conservative Asset Allocation/Fidelity**	**(3.20)**	**7.48**	**5.86**	**17.15**	**(5.02)**	**0.87**
North American Security Life	**Venture**	**Growth & Income/Wellington**	**1.42**	**8.10**	**8.69**	**Apr-91**	**—**	**0.82**
SAFECO	Resource B	Balanced	15.72	23.77	21.30	18.10	4.46	0.75
Security Benefit Life	Variflex	Income & Growth	(4.14)	8.30	5.00	36.20	(5.60)	0.84
Security First Life	SFL228	Asset Manager Portfolio	(7.26)	—	—	—	—	0.80
Security First Life	**SFL228**	**Growth & Income/Security First**	**1.68**	**12.74**	**7.84**	**25.31**	**-12.18**	**0.78**
Travelers Insurance Company	**Universal Annuity**	**Asset Manager/Fidelity**	**(7.26)**	**19.53**	**Jan-92**	**—**	**—**	**0.88**
Travelers Insurance Company	**Universal Annuity**	**Managed Asset Trust**	**(3.47)**	**8.00**	**3.80**	**20.30**	**1.20**	**0.60**
Union Central	Variable Annuity	Capital/Carillon	(0.51)	11.10	na	na	na	0.80
United Investors	Advantage II	Income	(1.99)	16.29	12.78	Jul-91	—	0.77
UNUM Life	Variable Annuity III	Asset Manager/Fidelity	(7.20)	19.60	10.53	May-91	—	0.80
UNUM Life	**Variable Annuity III**	**Balanced/Twentieth Century**	**(0.58)**	**6.38**	**(7.17)**	**May-91**	**—**	**1.00**
UNUM Life	**Variable Annuity III**	**Index/Dreyfus**	**(0.32)**	**8.02**	**5.82**	**28.29**	**(4.69)**	**0.40**
VALIC	**Portfolio Director**	**Asset Allocation/Templeton**	**(4.24)**	**24.59**	**6.74**	**26.13**	**(9.13)**	**0.75**
VALIC	Portfolio Director	Capital Conservation	(7.04)	10.88	7.55	16.00	(1.28)	0.58
VALIC	Portfolio Director	MidCap Index	(4.70)	11.78	8.79	11.63	—	0.44
VALIC	Portfolio Director	Timed Opportunity	(2.29)	8.19	(1.71)	20.13	(3.38)	0.58

Footnote   Exp. R.—expense ratio for each fund for fiscal year 1994

was assessed at 0.90% for 1994. This contract has a rolling and declining surrender charge starting at 8% over a seven year period. This charge is reduced by 1% each year to 0% in the eighth year following receipt of payment. The toll free number is: 1-800-880-3941.

UNUM Life has two products, a variable and fixed annuity and a fixed only annuity. The combination account is called *Variable Annuity III* and has been available since 1992. There is one fixed option and nine variable options. The choices of variable options include: 4-Balanced, 3-Growth, 1-SmallCapGrowth, and 1-International. This contract uses external fund managers for all variable options. The selection of investment advisors include: Fidelity, Calvert, Twentieth Century, Dreyfus, and T. Rowe Price. The annual administration charge is $25, and the mortality and expense assurances are 1.2%. The expense ratio range for 1994 was 0.4 to 1.05%. This product has a no surrender charge. The fixed account portion of this contract can be moved over a 5 year period payout, or if vested through termination. The balance held in the equity accounts are fully transferrable at any time with no time restrictions on payout. The toll free number is: 1-800-341-0441.

The Variable Annuity Life Insurance Company (VALIC) offers participants *Portfolio Director*, VALIC's combination fixed and variable annuity product, featuring two fixed account options and 16 variable annuity products. The variable options include: 4-Index Equity, 2-Specialty, 2-Tactical Asset Allocation, 3-Income, and 1-Stability. Introduced in July 1994, *Portfolio Director* uses internal and external fund managers and sub-advisors, including Bankers Trust, Dreyfus, Templeton, T. Rowe Price, Value Line, and VALIC. The product available to ORP participants features an enhanced current interest rate on the long-term fixed account, no policy and surrender charge. The toll-free number is: 1-800-448-2542.

Additional Options

Delta Life & Annuity has a custodial trust account through Resources Trust called *Total Dimension*. This account places periodic payments or monthly deposits into any of the Flexible Annuities offered through Delta. Additionally, any mutual fund family or families can be chosen as a variable option. There is no restriction on type of shares offered—A-shares (front load), B-shares (contingent deferred sales charge), or C- & D-shares (no load, 1% for one year) can be utilized. There are no expense or mortality assurance charges. The annual custodian administration fee is $35. The mutual fund holding fees are as follows: first fund free, 2-seven funds $10 per fund, with a maximum fund holding charge of $70 annually. There are no transaction charges. The custodial account termination fee is $50. The cost to transfer a fund to another custodian is $10. This custodial agreement allows loans for TDA accounts. The loans are subject to a $50 processing fee. The interest charged and credited is the prime interest rate, resulting in a net interest rate of zero percent. The toll free number is: 1-800-669-9609.

Lifetime Asset Management (LAMP) uses the SEI institutional and has eleven different asset allocation models that were developed by Wellington Management Company. The questionnaire will direct the investor to the most suitable of the 11 options. The fee for this service is based upon asset size and is a maximum of 2%. The toll free number is: 1-800-342-5734.

Matrix Asset Allocation is a fee service that utilizes the 1990 Nobel Prize winning theory in economics for money management. This service, through a questionnaire, can determine a person's risk tolerance level (maximum return for the investor's personal acceptable risk level). The models use the DFA funds (no load institutional index funds). The theory places funds together by asset class selection which are of "low-correlation." There are optimal target levels of a position an investor should hold. Automatic trades are placed when the percentages are off target by more than 5%. The fee is based upon size of assets under management and is capped at 2%. The toll free number is: 1-800-765-0413.

Nationwide Life Insurance offers the *Best of America®* 403(b) Group Annuity on a case by case basis. This product has all of the features of the *Best of America® IV* and annuity, but may allow the waiver of either the $12 annual charge or the 7% declining sales charge.

QUADS Trust Company offers a Custodial Trust Account. This is a self-directed account in which A-share (front load), C- & D-share (no load, 1% for one year) or no load funds are utilized. There is a one-time set-up fee of $25. The current annual administrative fee charged to each account is $75. There is no charge for transfers within the same fund family, however, transfers between funds of different families are assessed a $15 transaction charge. There is an optional investment advisory fee for those participants selecting no load funds. There is a $50 charge for terminating the account. The custodian offers a loan provision on TDA accounts. There is a loan administration fee of $150. If paid by other than payroll deduction, there is an additional processing fee of $30 per year during the life of the loan. The interest rate charged and credited to the participant's account is calculated on a market-competitive interest rate tied to prime. The toll free number is: 1-800-888-3520.

SELECTOR is an advisory service that utilizes technical analysis and trend following to place a client's investment in the top performing funds. The fee for this service is based upon asset size and is capped at 2%. The toll free number is: 1-800-456-4380.

Texas Retirement Trust has a custodial account which buys mutual funds in a pooled arrangement (accounts established on a group rather than an individual basis). Currently, participants are invested in over 80 selections of mutual funds. The participants select from either A-share (front load funds) or no load funds. By pooling, the participants can purchase the A-shares without the load and transfer between the funds free of charge. Certain A-shares may have a 12-b-1 fee. This charge can be as high as 0.30% depending on the fund. The annual administration charge is $32, and a 1% custodial fee on assets. This fee is assessed only on the mutual fund assets and is paid over a 12 month period. The plan termination fee is $50 in year 1 and $25 thereafter. The custodian has a loan provision for TDA accounts. The interest rate charged is 2%. Additionally, the custodian offers investment advisory services for fees ranging up to an additional 1% of assets. The toll free number is: 1-800-275-7569.

Travelers Insurance Company is marketed through the Copeland Companies. There are two products (a

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variable annuity and a fixed annuity), two services and one universal life product. The toll free number is: 1-800-842-0125.

1. *In-Time Investing* is an optional investment advisory service utilizing the Universal Annuity. Available since 1984, the three program options are U.S. Government Securities, a Growth Stock and an Aggressive Stock strategy. Each seeks to capture gains in a rising market and avoid losses by moving to a Money Market account when market signals indicate. Costs associated with this service include all costs associated with the Universal Annuity plus a one time entry fee of $30, an asset charge of 1.25% per year, and management fees of 0.5% for the bond and aggressive stock and 0.32% for the growth stock and money market account. The expense ratios for these accounts ranged from 1.57 to 1.75% for 1994.

2. *CHART Program* is a personal asset diversification service which was introduced in May of 1993. The goal of this service is to design an asset class selection around the participant's risk comfort level and to maximize return. This service utilizes the Universal Annuity and specifically the American Odyssey's six asset class funds. Costs associated with this service include all costs associated with the Universal Annuity plus a one-time entry fee of $30 and a maximum 1.5% advisory fee which was discounted to Copeland clients by 0.25%. There are also break points for the advisory service depending upon the account size.

3. *Transamerica Co*Plan 2000* is a universal life insurance contract available for TDA and ORP. This is a two-phase plan which was introduced in September 1993.

Glossary of Terms

Annual Policy Fee–Fee assessed by an insurance company for administrative costs associated with printing the contract and mailing statements and confirmations. This is sometimes called a contract charge.

Banded interest rate–Rate of interest that is attached and credited to each deposit. The rate, when changed, constitutes a new band and the old band will continue to earn the rate through the guarantee period.

Contingent Deferred Sales Charge (CDSC)–Fee assessed from the date of purchase; can be a rolling charge or a non-rolling charge. This is as a back-end load.

Current Interest Rate–Rate of interest paid by an insurance company on deposits and accumulations in a fixed account. The current interest rate is usually higher than the minimum guaranteed rate.

Custodian charge–Fee assessed by a mutual fund for administrative costs associated with printing the contract and mailing statements and confirmations.

Dollar Cost Averaging–Systematic purchase of shares at a specified period of time each month. Shares purchased in this manner are typically less expensive over the long term.

Expense Risk–Cost paid by the holder of a variable annuity contract that guarantees all expenses associated with the contract will not increase for the life of that contract.

Investment Advisory Expenses–Fee assessed against a variable account or mutual fund for the cost of administering the fund, such as the investment advisor, overhead costs, research, and other expenses.

Load–Sales charges assessed for buying a product, usually discussed when purchasing certain types of mutual funds.

Minimum Guaranteed Rate–Contractually guaranteed minimum amount or floor interest rate paid on deposits and accumulations in a fixed account by an insurance company.

Mortality Expense–An insurance cost, unique to a variable annuity, that guarantees the greater of deposits or face value of the contract to the heirs at the participant's death.

No-Load–Denotes no front-end charges are assessed upon the purchase.

Non-Rolling Charge–Upon expiration of some specified contract anniversary, penalties will no longer be assessed on any deposit.

Portfolio interest rate–A stated rate of interest paid on a pool of money regardless of when the money is received.

Rolling Charge–Penalty assessed for early withdrawal based upon a contract period calculated for each deposit.

Stepped-up death benefit–An enhanced mortality feature under which an insurance company guarantees to pay the heirs a value greater than deposits.

Surrender Charges–Penalty charge assessed on contributions when the contract owner does not meet his obligations of time in the contract.

TEFRA–Tax Equity & Fiscal Responsibility Act of 1982.

12-b-1 charge–An ongoing expense paid to the investment professional by the investor.

Two-tier interest rates–A contract stating two rates of interest. If annuitized, the rate is A; if a cash option is elected, the rate is B. The A rate is always higher than the B rate.

Withdrawal Charges–Penalty charge assessed on contributions when the contract owner does not meet his obligations of time in the contract.

Table 16 — Variable Annuity International/Global Accounts

Company	Contract Name	Portfolio Name/Advisor	1994	1993	1992	1991	1990	Exp. R.
Allmerica Financial/SMA Life	ExecAnnuity Plus	Overseas/Fidelity	0.28	35.44	(12.06)	Aug-91	—	1.03
Allmerica Financial/SMA Life	ExecAnnuity Plus	International/Delaware	1.20	12.91	Sep-92	—	—	na
American Express	Flexible Annuity	International Equities	(2.91)	31.48	Jan-92	—	—	0.89
American United Life	TDA Multiple Fund	Fidelity VIP Overseas	0.60	35.50	(11.80)	6.70	(2.90)	0.92
CREF	RA, SRA, GSRA	Global Equities Account	(0.46)	35.94	May-92	—	—	0.41
The Equitable Life Assurance	EQUI-VEST	Global	3.82	30.36	(1.85)	28.81	—	0.69
Kemper Investors Life	Advantage III	International	(4.82)	31.12	Jan-92	—	—	0.93
Lincoln National Life	Multi-Fund	International	2.28	37.90	(8.93)	(1.03)	—	1.24
MetLife	Preference Plus	International Division	3.71	46.01	(11.31)	Jul-91	—	1.04
Mutual of America Life	TDA-3300	International Portfolio/Scudder	(2.80)	35.30	(4.80)	9.50	(9.50)	1.08
Nationwide Life	Best of America IV	Overseas Portfolio/Fidelity	0.41	35.45	(11.88)	6.76	(3.03)	0.92
Nationwide Life	Best of America IV	Global Securities/Oppenheimer	(6.95)	68.11	(8.32)	2.04	Jan-90	0.95
North American Security Life	Venture	Global Equity/Oechsle Int'l	0.33	31.04	(2.11)	11.24	(11.68)	1.08
SAFECO Life	Resource B	International	14.40	34.22	(2.11)	3.12	(4.75)	1.20
Security Benefit Life	Variflex	Worldwide Series	1.51	30.10	(3.80)	3.10	—	1.34
Travelers Insurance Company	Universal Annuity	Global Stock/Templeton	(3.42)	32.33	Jan-92	—	—	0.83
Travelers Insurance Company	Universal Annuity	Global Asset Allocation/Templeton	(4.17)	24.55	Jan-92	—	—	0.77
Union Central	Variable Annuity	International/Scudder	(2.27)	35.85	na	na	na	1.08
VALIC	Portfolio Director	International Equities	6.90	28.58	(14.31)	10.06	(20.90)	0.45
VALIC	Portfolio Director	International/Templeton	(3.49)	45.51	(6.89)	—	—	0.83

Footnote: **Exp. R.**—expense ratio for each fund for fiscal year 1994.

Table 17 — Variable Annuity Social Awareness and Gold Specialty Accounts

Company	Contract Name	Portfolio Name/Advisor	1994	1993	1992	1991	1990	Exp. R.
American United Life	TDA Multiple Fund	Calvert Capital Accumulation	(11.00)	6.20	12.30	—	—	0.95
CREF	RA,SRA,GSRA	Social Choice Account	(1.31)	9.42	11.11	Mar-90	—	0.33
Diversified Investment Advisors	Div. Invest. Funds Group	Socially Responsible/Calvert	(4.19)	7.15	7.09	16.06	4.71	0.81
Lincoln National Life	Multi-Fund	Social Awareness	(0.81)	12.56	2.59	36.22	(5.30)	0.53
MetLife	Preference Plus	Socially Responsible/Calvert	(4.38)	6.61	6.28	18.98	Sep-90	0.80
Mutual of America Life	TDA-3300	Responsibly Invested Balanced/Calvert	(4.90)	6.00	5.70	14.50	2.30	0.80
Nationwide Life	Best of America IV	Gold & Nat'l Resources/Van Eck	(6.03)	62.70	(5.34)	(4.15)	(15.23)	0.96
Nationwide Life	Best of America IV	Socially Responsible Growth/Dreyfus	0.18	Oct-93	—	—	—	0.25
Security Benefit Life	Variflex	Social Awareness Series	(4.96)	10.60	15.00	May-91	—	0.90
Travelers Insurance Company	Universal Annuity	Social Awareness	(3.83)	6.18	May-92	—	—	1.25
VALIC	Portfolio Director	Social Awareness	(2.42)	6.84	2.31	26.63	(2.21)	0.58

Footnote: **Exp. R.**—expense ratio for each fund for fiscal year 1994.

Table 18 — Variable Annuity Aggressive Growth Accounts

Company	Contract Name	Portfolio Name/Advisor	1994	1993	1992	1991	1990	Exp. R.
Allmerica Financial/SMA Life	ExecAnnuity Plus	Aggressive Growth	(3.69)	19.46	Aug-92	—	—	1.19
American Express	Flexible Annuity	Aggressive Growth	(7.24)	11.94	Jan-92	—	—	0.64
American United Life	TDA Multiple Fund	TCI Growth	(2.40)	8.93	(2.55)	40.16	(2.51)	1.00
The Equitable Life Assurance	EQUI-VEST	Aggressive Growth	(5.03)	15.28	(4.37)	84.65	5.76	0.49
Lincoln National Life	Multi-Fund	Special Opportunities	(2.01)	17.42	6.28	41.83	(8.42)	0.48
Lincoln National Life	Multi-Fund	Aggressive Growth	(12.85)	—	—	—	—	1.11
Nationwide Life	Best of America IV	Discovery Fund II/Strong	(6.61)	20.44	Jan-92	—	—	1.21
Security Benefit Life	Variflex	Emerging Growth Series	(6.23)	12.30	Oct-92	—	—	0.88
VALIC	Portfolio Director	Small Cap/Dreyfus	6.33	66.31	69.24	156.75	1.68	0.55

Footnote: **Exp. R.**—expense ratio for each fund for fiscal year 1994.

LOS ANGELES (23)
Beverly (Hills) Hilton
Ramada Hotel
Holiday Inn (3)
SAN DIEGO (37)
Bay Club Hotel
Holiday Inn on the Bay
SAN FRANSISCO (31)
Days Inn (2)
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Holiday Inn (3)
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WASHINGTON, D.C. (20)
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Holiday Inn
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Best Western
Days Inn (2)
Holiday Inn (4)
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Westin Peachtree Plaza
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Omni Ambassador
Ramada Hotel
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NEW ORLEANS (9)
Clarion New Orleans
Ponchartrain Hotel
BOSTON (13)
Battle Green Inn
Omni Parker House
Sheraton Hotel (2)
DETROIT (22)
Holiday Inn
The Westin Hotel
LAS VEGAS (7)
Blair House Suites
Residence Inn Marriott
ATLANTIC CITY (5)
Ramada Plaza Suites
Atlantic City Days Inn
NEW YORK (15)
Omni Berkshire Place
Loews New York Hotel
Best Western Seaport Inn
PORTLAND, OR. (13)
Cypress Inn (3)
Holiday Inn (2)
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NASHVILLE (7)
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RODRIGUEZ TO ADDRESS 1996 TJCTA CONVENTION

Noted author Richard Rodriguez will be the keynote speaker at the general session of the 1996 TJCTA convention in Houston. Mr. Rodriguez is a contributing editor for the Los Angeles *Times*, *Harper's Magazine*, and *U.S. News & World Report*. He is also associate editor for *Pacific News Service* in San Francisco. He is a regular essayist on the *McNeil-Lehrer News Hour* and was a presenter and writer for the program "Frontiers," produced by the British Broadcasting Corporation.

Richard Rodriguez

His books include *Hunger of Memory: The Education of Richard Rodriguez* (Godine-Bantam, 1982) and *Days of Obligation: An Argument With My Mexican Father* (Viking-Penguin, 1992).

Mr. Rodriguez offers his unique perspective to important issues affecting higher education, adding his voice to the current discussion regarding cultural diversity. By questioning conventional notions about race relations, his views challenge his audiences to rethink old assumptions and find new ways to understand and relate to students and colleagues.

SOUTHWEST AIRLINES OFFERS SPECIAL FARES FOR TJCTA CONVENTION

Southwest Airlines, in cooperation with the Texas Junior College Teachers Association, is offering to those attending the 49th annual TJCTA convention a 10 percent discount on both Southwest's low everyday unrestricted fares and Southwest's even lower restricted fares. These special fares are offered between Feb. 18-28, 1996, and are available for round trip travel between Houston and any city served by Southwest Airlines

To take advantage of these discounts, reservations must be made by phoning Southwest Airlines Group Desk at 1-800-433-5368, Monday through Friday, 8:00 a.m. until 5:00 p.m.

Reservations may be made beginning Oct. 15, 1995. Call no later than Feb. 13, 1996, and refer to identifier code **M1896**.

Seats at various fares are subject to availability at the time the reservations are made, so reservations should be made well in advance of planned travel dates.

SECTION CHAIRPERSONS NAMED FOR 1996 CONVENTION

Fifty-one individuals will have primary responsibility for planning and arranging programs for their respective section meeting during next year's TJCTA convention in Houston. Selected by their colleagues during the 1995 convention (or chosen subsequently by their organizations), the section chairpersons will be responsible for choosing guest speakers or developing other programs for their sections.

TJCTA members wishing to offer suggestions regarding the section meeting programs should contact the section chairpersons directly. Convention agendas and other pertinent materials will be sent this month to section chairpersons. Program planning must be complete, and program outlines are due Dec. 1.

Next year's chairpersons and their college addresses are listed below:

Accounting	Kathy Sansom, Lamar University–Port Arthur Campus Port Arthur, Texas 77641
Aeronautical Technology	Lonnie R. Landry, Tarrant County Junior College–Northwest Campus Fort Worth, Texas 76179
Agriculture	Ronald Braeuer, Wharton County Junior College, Wharton, Texas 77488
Air Conditioning and Refrigeration Technology	Irving D. Panzer, Houston Community College Houston, Texas 77270
Art	To Be Selected
Associate Degree Nursing	Marlene Luna, San Jacinto College–Central Campus Pasadena, Texas 77501
Automotive, Diesel, and Small Engine Services	Charles E. Statz, Temple Junior College, Temple, Texas 76504
Biology	Nancy Ellen Partlow, Wharton County Junior College Wharton, Texas 77488
Business Administration	Dianne Bridges, South Plains College, Levelland, Texas 79336
Chemistry	Mollee A. Puckett, San Jacinto College–North Campus Houston, Texas 77049
Compensatory/Developmental Education	Lane C. Johnson, North Harris College, Houston, Texas 77073
Computer Center Directors	Charles W. (Bill) Bane, McLennan Community College Waco, Texas 76708
Computer Information Processing	Wesley E. Scruggs, Brazosport College, Lake Jackson, Texas 77566
Cosmetology	Marie J. (Billie) Popp, McLennan Community College Waco, Texas 76708
Counseling and Student Personnel Services	Marsha L. Zabecki, TSTC–Brownwood, Brownwood, Texas 76804
Court Reporting	Patsy Lemaster, Amarillo College, Amarillo, Texas 79178
Criminal Justice	Randall L. Fesperman, South Plains College, Levelland, Texas 79336
Developmental Reading	Roberta M. Ziegler, Palo Alto College, San Antonio, Texas 78224
Economics	Charlene P. Kinsey, North Harris College, Houston, Texas 77073
Electronics	Gus D. Rummel, Central Texas College, Killeen, Texas 76540
Engineering Graphics & Computer Aided Drafting	Mary Ann Blake, San Jacinto College–South Campus, Houston, Texas 77089
English	To Be Selected
English-As-A-Second Language	Olivia Villagra, North Lake College, Irving, Texas 75038
Foreign Language	Mark Daniel McLean, North Harris College, Houston, Texas 77073
Geology and Geography	Kristi L. Higginbotham, San Jacinto College–Central Campus Pasadena, Texas 77505
Government	Evelyn F. Ballard, Houston Community College, Houston, Texas 77270
Health Occupations	To Be Selected
Health, Physical Education, and Recreation	Garry L. McGregor, Frank Phillips College, Borger, Texas 79008
History	Blanche M. Brick, Blinn College–Bryan, Bryan, Texas 77801
Horticulture	David Hurley, Trinity Valley Community College, Athens, Texas 75751
Learning Resources	Richard G. Heyser, Tarrant County Junior College–South Campus Fort Worth, Texas 76119
Legal Assistant	Jean A. Paul, Blinn College–Bryan, Bryan, Texas 77801
Mathematics	Irma Bakenhus, San Antonio College, San Antonio, Texas 78212
Music	To Be Selected
Office Technology	Joyce L. White, College of the Mainland, Texas City, Texas 77591
Philosophy	Bernard J. Mahoney, Houston Community College, Houston, Texas 77270
Physics and Engineering	Jess T. Dowdy, Northeast Texas Commuity College Mount Pleasant, Texas 75456
Psychology	Dolly L. Saulsbury, Wharton County Junior College, Wharton, Texas 77488
Radio and Television	To Be Selected
Real Estate	Joseph E. Goeters, Houston Community College, Houston, Texas 77270
Registrars & Admissions Officers	Dona G. Harris, Houston Community College, Houston, Texas 77270
Sociology and Anthropology	Glenn C. Currier, El Centro College, Dallas, Texas 75202
Speech and Drama	Raymond C. Puchot, Lee College, Baytown, Texas 77522
Texas Administrators of Continuing Education for Community/Junior Colleges	Michael G. Cady, College of the Mainland, Texas City, Texas 77591
Texas Association of Community College Chief Student Affairs Administrators	Jerry W. Wesson, Northeast Texas Community College Mount Pleasant, Texas 75456
Texas Association of Junior and Community College Instructional Administrators	Susan McBride, Northeast Texas Community College Mount Pleasant, Texas 75456
Texas Association of College Technical Educators	To Be Selected
Texas Community College Child Development EducatorsAssociation	Kathryn L. Morrison, Tarrant County Junior College–Northeast Campus Hurst, Texas 76054
Texas Junior College Management Educators Association	Russell D. Kunz, Collin County Community College–Spring Creek Campus Plano, Texas 75074
Vocational-Technical Education	To Be Selected
Welding	James Owens, Houston Community College, Houston, Texas 77270

MAKE HOTEL RESERVATIONS EARLY

TJCTA members planning to attend the 49th annual convention, Feb. 22-24, 1996, in Houston, are encouraged to reserve hotel accommodations early. A block of 1,100 rooms has been reserved for the TJCTA convention, but it is likely that members who wait until the last minute to make reservations will be disappointed. With the exception of a few special functions arranged for some of the sections meetings, all TJCTA convention activities will be held at the Hyatt Regency hotel. Hotel accommodations may be reserved by completing the form below and mailing it to the preferred hotel, or sending a facsimile of the form to the hotel. Reservations will be processed on a first-come, first-served basis. Reservations received after Jan. 23 will be subject to availability.

Forms and inquiries regarding reservations should *not* be directed to the TJCTA state office, as all convention housing arrangements are under the control of the participating hotels.

1995 CONVENTION SCHEDULE ANNOUNCED

The general format for the Feb. 1996 TJCTA convention has been released. More than 140 separate events will be crowded into a three day period, beginning at 9:00 a.m., Thursday, Feb. 22, and concluding shortly after Noon, Saturday, Feb. 24.

A detailed program will appear in a special convention issue of the *Messenger* in January. Except for a few special tours arranged for some of the section meetings, all convention activities will be held in the Hyatt Regency hotel, in Houston. An abbreviated schedule appears below:

THURSDAY, FEBRUARY 22, 1996

9:00 a.m. - 5:00 p.m.	—Special Meetings (to be announced)
12:00 Noon-10:00 p.m.	—Convention Registration
1:00 - 4:00 p.m.	—Committee Meetings, as called by Committee Chairpersons
4:00 - 5:00 p.m.	—Meeting of Executive Committee, Resolutions Committee, and Committee Chairpersons
6:30 - 7:30 p.m.	—Informal Reception
7:30 - 9:30 p.m.	—**BANQUET AND GENERAL SESSION**

FRIDAY, FEBRUARY 23, 1996

8:00 - 9:15 a.m.	—Financial Planning Seminar (repeated at 1:00 p.m.)
8:00 - 9:15 a.m.	—Professional Development Seminar (repeated at 1:00 p.m.)
8:00 a.m. - 5:00 p.m.	—Convention Registration
8:00 a.m. - 5:00 p.m.	—Exhibits Open
8:00 a.m. - 5:00 p.m.	—Polls Open (Election of Officers)
9:30 - 11:00 a.m.	—Section Meetings for Some Sections (visit to exhibits for others)
11:15 a.m. - 12:45 p.m.	—Section Meetings for Remaining Sections (visit to exhibits for others)
1:00 - 2:15 p.m.	—Financial Planning Seminar (repeat of 8:00 a.m. presentation)
1:00 - 2:15 p.m.	—Professional Development Seminar (repeat of 8:00 a.m. presentation)
2:30 - 5:30 p.m.	—Other Special Meetings (to be announced)
9:00 p.m. - 1:00 a.m.	—Dance for TJCTA Members and Invited Guests (admission by convention registration badge)

SATURDAY, FEBRUARY 24, 1996

8:00 - 11:30 a.m.	—Convention Registration
8:00 - 11:30 a.m.	—Exhibits Open
9:00 - 10:15 a.m.	—Section Meetings for Some Sections (visit to exhibits for others)
10:30 - 11:45 a.m.	—Section Meetings for Remaining Sections (visit to exhibits for others)
11:45 a.m.	—Adjournment
12:00 Noon - 3:00 p.m.	—Special Meetings (to be announced)

TEXAS JUNIOR COLLEGE TEACHERS ASSOCIATION
49th Annual Convention
Hyatt Regency Hotel — Houston, Texas — February 22-24, 1996

HOTEL RESERVATION FORM

Please check hotel preference. Make reservation directly with preferred hotel.

☐ Hyatt Regency Hotel
MAIL TO: 1200 Louisiana Street
Houston, Texas 77002
OR PHONE: (713) 654-1234
OR FAX: (713) 951-0934

☐ Doubletree Hotel
MAIL TO: 00 Dallas Street
Houston, Texas 77002
OR PHONE: (800) 772-7666
OR FAX: (713) 752-2734

RESERVATION CUT-OFF DATE: January 23, 1996

Please reserve _____ room(s) of the type(s) checked below: *(Room type subject to availability)*

Check accommodations desired:	*Hyatt Regency Rates*	*Doubletree Rates*
_____ Single Room (1 person)	$ 87	$ 87
_____ Double Room (2 persons)	$ 97	$ 97
_____ Triple Room (3 persons)	$110	$110
_____ Quad Room (4 persons)	$120	$120

Hyatt Regency parking is complimentary; Doubletree parking rate is $6 per day.

Arrival Date: Feb. ____, 1996 Arrival Time: *______ ___.m. Departure Date: Feb. ____, 1996

(Hyatt Regency and Doubletree check-in time is 3:00 p.m.; check-out time is 12:00 Noon.)

**Reservations will not be held after 6:00 p.m., unless arrival is guaranteed by major credit card or advance payment of first night's lodging.* Guaranteed reservations not cancelled by 6:00 p.m. two days before arrival will be subject to deposit forfeiture or first night's charge to credit card.

☐ *Arrival will be after 6 p.m. Hold room on a guaranteed basis with the following credit card:*

Credit Card ____________________ *Number* ____________________ *Expiration Date* ______________

Signature ______________________________

IMPORTANT INFORMATION: The Hyatt Regency and Doubletree hotels are unable to grant direct billing for room or incidental accounts. The hotels accept all major credit cards. In the absence of an approved credit card, the hotels request payment by cash or traveler's checks. Credit information will be required at time of check-in. The hotels will not accept payment by personal or institutional check unless definite arrangements are made with the Credit Department at time of check-in.

Confirm reservations to: Name ______________________________ Phone A/C _____ - ______________

School or Company Name ____

Address ____________________ City ____________________ State ________ ZIP __________

ROOM(S) WILL BE OCCUPIED BY:

NAME *(please print)*	ADDRESS	CITY / STATE / ZIP

Sharing the Vision

Here are some of the ways TJCTA benefits its members...

REPRESENTATION

As the only organization dedicated to serving community and technical college educators, TJCTA provides a strong, positive legislative pro-gram to represent your interests.

INFORMATION

TJCTA compiles and publishes annually a comprehensive statewide analysis of faculty salaries and retirement programs.

LEGAL ASSISTANCE

In difficult and sensitive cases, TJCTA has provided valuable information on academic defense issues facing instructors in two-year colleges.

OUR CONFERENCE FOR FACULTY LEADERS

Our annual Conference for Faculty Leaders features workshops and speakers who address the issues facing instructors in two-year colleges.

OUR ANNUAL STATE CONVENTION

Our annual convention is attended by thousands of your colleagues from across the state. The 1996 convention will be held in Houston, Feb. 22-24.

MANY OTHER USEFUL BENEFITS

- *A viable job placement/referral service;*
- *A detailed analysis of programs available under the Optional Retirement Program;*
- *A discount, fully optical fiber long distance service through Westel Long Distance, Texas' oldest long distance carrier;*
- *A Financial Planning Seminar, at the annual convention.*

PROFESSIONAL LIABILITY COVERAGE—AN ADDITIONAL OPTIONAL BENEFIT

Again this year, members may enroll in an optional $1,000,000 educator's professional liability insurance program. The cost of the program is $30. Major provisions of the policy include:

- *Professional liability coverage of $1,000,000 per member*
- *Reimbursement of attorney's fees of up to $5,000*
- *Reimbursement of bail bond premium of up to $1,000*
- *Coverage for punitive damages up to $5,000*

TEXAS JUNIOR COLLEGE TEACHERS ASSOCIATION

Membership Enrollment Form

☐ Dr.
☐ Mr.
☐ Mrs.
☐ Miss
☐ Ms.

____
First Name *Middle Name or Initial* *Last Name*

College _________________________________
(If more than one campus, indicate your campus.)

Preferred Mailing Address for TJCTA publications (if other than to college): _________________________________
Street Address or Post Office Box

____
City *State* *ZIP Code*

If paying by credit card: ☐ Visa ☐ MasterCard

Account Number _________________________________ Expires ______ / ______

PRIMARY RESPONSIBILITY:

☐ Instructional
(Subject taught: _________________________________)
☐ Student Services
(Position: _________________________________)
☐ Learning Resources/Library/Media
(Position: _________________________________)
☐ Administrative
(Position: _________________________________)
☐ Other (Specify: _________________________________)
☐ Retired (Previous Position: _________________________________)

☐ **CHECK HERE IF YOU DESIRE COVERAGE UNDER THE OPTIONAL LIABILITY INSURANCE PROGRAM. THE COST OF THIS COVERAGE IS $30 IN ADDITION TO MEMBERSHIP DUES.**

CHECK ONE:
☐ PROFESSIONAL MEMBERSHIP (Full-time educator at a Texas community, junior, or technical college)—Dues $35
☐ ASSOCIATE MEMBERSHIP (Classified employee or retired or part-time educator at a Texas community, junior, or technical college)—Dues $25 (Retiree may join as Professional *or* Associate Member.)
☐ STUDENT MEMBERSHIP (Enrolled for graduate credit *in community or junior college education*)—Dues $20
☐ UNAFFILIATED MEMBERSHIP (Friend of the Association not eligible for one of the foregoing types of membership)—Dues $25

☐ Check here if you wish to receive the *TJCTA Messenger*. Annual dues **include** $5 for subscription; there is **no additional charge for the *Messenger***.

Membership Period: September 1, 1995–August 31, 1996.

IF PAYING BY CHECK: Make checks payable to TJCTA. **Give enrollment form and** check to your campus membership representative or mail to: TJCTA, **Barton Oaks Plaza** I, Suite 410, 901 MoPac Expressway South, Austin, Texas 78746-5747.

TJCTA
MESSENGER
Publication of the TEXAS JUNIOR COLLEGE TEACHERS ASSOCIATION

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VOLUME XXVII DECEMBER 1995 NUMBER 2

92 PERCENT OF ELIGIBLE EMPLOYEES RECEIVE ORP SUPPLEMENT

During the 1991 legislative session the state's contribution rate to employees' Optional Retirement Programs was reduced from 8.5 percent to 7.31 percent, beginning Sept. 1, 1991. A rider in the general appropriations bill authorized colleges to use "local and other funds" to make up the 1.19 percent to bring the employer's contribution up to 8.5 percent. The 1993 legislative session left the contribution rate and authorization for supplemental payments in effect. In 1995, though, the Legislature technically lowered the state ORP contribution rate to 6 percent, while appropriating an additional 1.31 percent for *current* employees, in effect continuing the state rate at 7.31 percent. The Legislature also continued authorization for local institutions to supplement the state's rate by 1.19 percent—but *only* for employees hired before Sept. 1, 1995.

New employees electing to participate in ORP instead of the state's Teacher Retirement System receive employer contributions of 6 percent, and the law requires that new ORP enrollees be informed that future contributions "may fluctuate over time."

All of the state's four-year and upper-level colleges and universities (including the health science centers and medical schools) provide the 1.19 percent ORP supplement for eligible employees. All components of the Texas State Technical College System also provide the supplement. Two-thirds of community college participants in ORP receive the 1.19 percent supplement from their colleges—5,723 of the eligible 8,598 employees in 1994. All told, in Fiscal Year 1994, universities, community colleges, and TSTC supplemented the ORP contributions for 33,552 employees—92.1 percent of ORP participants.

The following 28 community college districts pay the 1.19 percent ORP supplement for eligible employees:

Alamo Community College
†Alvin Community College
Angelina College
Austin Community College
Bee County College
Blinn College
Central Texas College
*College of the Mainland
Dallas County Community College
‡Del Mar College

(Continued on page 3)

SALARIES FALL BEHIND INFLATION

While the nation's inflation rate remains below 3 percent, Texas community college faculty salaries have failed again to keep up with increases in the cost-of-living. In most categories salaries rose less than 1 percent statewide in 1995-96 over the preceding year. At almost one-third of the colleges (16 of the 50 districts) no increases in faculty salary schedules were reported, and any raises were limited to experience steps, or increments. Some schools did not provide even for the customary "step" increases.

This is the nineteenth year that TJCTA has undertaken an extensive study of faculty salaries at the state's public two-year colleges. Forty-nine of the 50 districts participated in this year's study, according to TJCTA state present Patricia Smith. One public two-year college district, Texas Southmost College, is managed under a unique "partnership agreement" with the University of Texas at Brownsville. Faculty there are employees of the UT system.

Valid studies of faculty salaries and meaningful comparisons among the colleges become increasingly difficult as districts abandon traditional schedules showing experience steps and educational advancements in favor of salary "ranges" or "bands." Many schools report salaries actually paid to faculty in specific categories, but include in the reported amounts credit for previous years of teaching or work experience. Other colleges report salaries to include pay for promotions in rank or "merit" stipends, even though rank advancement and merit awards are not granted uniformly. These amounts are not included in the TJCTA study, because it is impossible to verify the amounts and, more importantly, because they do not permit credible comparisons.

Another problem which has developed in recent years is posed by colleges which have failed to provide for faculty to advance on the salary schedules. In past years, for example, a faculty member on "Step 5" of the salary table would be in the fifth consecutive year of service. In practices now followed at some colleges, a faculty member's step placement is no longer equivalent to consecutive years of service.

Some faculty salary studies report "average budgeted salaries" without regard to experience or educational attainments. These studies give a distinct advantage to "older" colleges over the colleges formed within relatively recent years, since large numbers of veteran faculty members are placed at the higher end of the salary schedule, thus "loading" the study in favor of the long-established schools.

Wide Variations

An analysis of survey results points out wide differences in salaries offered among the state's community colleges. For example, a beginning teacher holding a Master's Degree will be paid as little as $21,000 at one college and as much as $30,426 at another—a variation of almost 45 percent. The disparity continues after five years' experience, from a

(Continued on page 3)

FACULTY BUYING POWER CONTINUES TO FALL

The table below shows the changes in purchasing power for Texas community junior college teachers with master's degrees during the first, sixth, eleventh, sixteenth, and twenty-first consecutive years of service. Data are based on an increase in the Consumer Price Index of 2.8 percent for 1995 over 1994. (* Salaries in sixteenth and twenty-first years are based on 30 graduate credit hours above master's degree.)

State Average Salaries—Master's Degree			Percent Increase	Change in Purchasing Power
	1994-95	1995-96		
First Year	$26,860	$27,226	1.36%	-1.44%
Sixth Year	29,711	30,296	1.97%	-0.83%
Eleventh Year	32,182	33,005	2.56%	-0.24%
Sixteenth Year	36,330*	36,990*	1.82%	-0.98%
Twenty-first Year	38,111*	38,795*	1.79%	-1.01%

PRESIDENT'S MESSAGE

Today Ronnie (not his real name) anxiously waited outside my office while I completed a phone call. The instant I gave the nod signaling completion of my phone conversation, he bounced into the chair next to my desk. Initially, I feared the worst. Here, just a couple of weeks before the end of the semester, I had the feeling this student was coming to inform me he would be unable to complete my class. You see, just a couple of weeks before, Ronnie sat in the same chair telling me that he was "burned," which I interpreted correctly as meaning he felt burned-out by a rigorous school schedule, pressures of working while suffering back pain and severe headaches, a new wife, and a blended family. My misgivings were short lived. This time Ronnie had a dilemma of a different nature. He had a long awaited job offer.

All he needed was my assurance that he would not be penalized in my classes where he was a student for being absent for new employee orientation. I joined him in his elation and assured him there would be no penalty, but he was still responsible for the work he would miss.

His face was beaming—yes, this eagle was soaring. He jumped up, grabbed my hand, and started pumping it as hard as he could. I thought my arm would fall off. I could tell what he really wanted to do was hug me. His words at that moment will remain engraved on my memory as long as I live. "I owe it all to you Dr. Smith. You were tough. You wouldn't let me quit. You have taught me so much."

This is what it is all about. This is why I continue to teach instead of pursuing my part-time consulting business or seek a position that carries with it a much higher salary. No amount of salary can hold a candle to that one moment in Ronnie's life. I felt honored to be part of his success and humbled that there certainly is a higher power that guides our actions and rewards us for our efforts.

Recently I received a simple note in the mail. "Dear Dr. Smith," it read, "You've been very helpful to me over the past few years, but your recommendation to Sam was the best I could hope for. Forever grateful, William" (not his real name).

Let me tell you about William. William enrolled in Temple Junior College at the urging of his mother as a last ditch effort to get his life together. I had the fortunate experience of meeting his mother at a social engagement just before that semester began. When she discovered I taught computer information systems at Temple Junior College, she told me that her son had enrolled in classes in my department. She also asked me to help him find a job and confided that he needed a break. I listened to her story of her son and honestly could see myself in the same situation with my own son.

I guess compassion won out and I hired William as a student worker. As it turned out, he was very talented but lacked self-confidence. I could tell he was grateful to have this job and worked very hard to help in every way he knew how. During one semester his mother phoned me and sobbed that her son would have to drop out of school for the semester. I told her to tell William that I believed in him and that I was not giving up on him and I wanted to see him back in school as soon as possible. While some might have felt that William had abandoned us, I felt certain that he would be here if he could. The next semester William was back, asking for the student worker job, and once again compassion won out. I hired him again, with the promise he would not jeopardize his position in any way.

When William was almost ready to graduate from TJC, I asked him if he planned to go through the graduation ceremony. He said he was not sure. I suggested that he go through the ceremony for his mother and for himself because it bears a sense of completion of a job well done. As it turns out, he did go through the graduation ceremony and I had to choke back tears of joy that I know his mother was shedding and tears of sadness that William would be leaving TJC for a new station in life. After the ceremony he hurried to find me so that his mom could take pictures of him and, as she put it, the one person who never gave up on him and the one person who influenced him the most in college. I was honored to have had the opportunity to touch William's life and to share his dream and to have the vision that he could succeed. When I heard of a job opening at a local company that fit his talents, I contacted him and he landed the job.

I know each of you has had a Ronnie or a William in your life. They are eagles and they soar to greatness. You are eagles, too. You help them soar toward their goals. I know you help them share the vision.

Pat Smith

SEMINAR IN GREECE AND TURKEY ANNOUNCED

A professional development seminar has been arranged by the history department of the Houston Community College System's Central College. The focus of the seminar and tour will be history, art, and society.

The ten-day tour will include guided excursions to Athens, Istanbul, Epidaurus, Mycenae, and Argos; Bosphorus Sea cruise; and other highlights.

Participants will depart March 8, 1996 from the Houston Intercontinental Airport and return March 17. The all-inclusive price will be $2149, based on 30 participants. A completed registration form and commitment fee of $200 is required to secure a reservation. The registration period ends Jan. 30, 1996.

For a registration form or more information, contact David Wilcox at Area Code 713, 527-3526; he may also be reached at his home number, Area Code 512, 661-0699.

EDITORIAL POLICY

1. The *TJCTA Messenger* provides a forum for TJCTA members to address professional issues and subjects of interest to educators in the two-year college. Prospective authors are invited to submit articles dealing with the theory, practice, history, and politics of two-year colleges in Texas. Topics should be of general interest to members and not limited to a single teaching discipline. Articles normally should be six to ten typed, double-spaced pages.

2. Longer articles may be published when their substance and likely reader-interest justify greater length. Shorter pieces of one to two pages intended as guest editorials, letters to the editor, or personal perspectives on problems, issues, or concepts related to the two-year college are also accepted. No excerpts from grant proposals, dissertations, theses, or research papers written for course work should be submitted.

3. Submissions should be original (not previously published or being considered for publication). Authors should limit the use of specialized terminology. Authors' names and titles of key sources should be included within the text, with page numbers in parentheses. The editor reserves the right to edit submissions so that their usage conforms with the editorial practices of the *Messenger*. Publicity accorded to a particular point of view does not imply endorsement by TJCTA, except in announcement of policy, when such endorsement is specified clearly.

4. Submissions are reviewed by an editorial review board, though the editor maintains responsibility for final selection. An author should send a high-contrast original of the manuscript with the author's name only on a separate cover sheet.

5. Articles published in the *Messenger* may be reproduced provided they are reprinted in their entirety and that appropriate credit is given to the author and to the *TJCTA Messenger*. Brief quotations and statistical data may be reproduced provided that the *TJCTA Messenger* is cited as the source.

6. Manuscripts should be sent to: Chairperson, TJCTA Publications Committee, 901 MoPac Expressway South, Building I, Suite 410, Austin, Texas 78746-5747. Authors should retain copies of their manuscripts for their files.

TJCTA
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VOLUME XXVII DECEMBER 1995 NUMBER 2

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PATRICIA A. SMITH
President

RICHARD MOORE
Associate Executive Director

CHARLES BURNSIDE
Executive Director

26 COLLEGES PROVIDE ADDITIONAL BENEFITS

An important—and often overlooked—benefit provided employees at 20 Texas community colleges is Social Security coverage under the Federal Insurance Contributions Act (FICA). Employees at the remaining 30 public community college districts "elected" years ago not to participate in the Social Security program, when participation was optional for governmental entities covered by other pension plans, *e.g.*, the Texas Teacher Retirement System.

Old-age, survivors, and disability insurance is financed by a Social Security tax of 12.4 percent of compensation up to a wage base of $61,200 in 1995, increasing to $62,700 in 1996. One-half of the tax (6.2 percent) is withheld from each employee's pay, with the college contributing the remaining 6.2 percent. The Social Security tax for an employee earning $35,000 is $2,170. The benefit becomes a substantial budget item, both for colleges and for employees experiencing the reduction in take-home pay.

Based on reports from the schools, the following colleges provide Social Security coverage for their employees:

Alamo Community College
Blinn College
Del Mar College
Galveston College
Grayson County College
Howard College
Laredo Community College
Lee College
Odessa College
Panola College
Paris Junior College
South Plains College
South Texas Community College
Southwest Texas Junior College
Tarrant County Junior College
Temple Junior College
Texas Southmost College
Trinity Valley Community College
The Victoria College
Wharton County Junior College

At six colleges, employees participate in private pension plans in lieu of Social Security, with college contributions ranging from 3 percent to 8 percent. Those schools and the contribution rates are listed below:

Amarillo College (5.65%)
Central Texas College (7%, after one year)
Frank Phillips College (4%)
Midland College (7%)
Navarro College (8%)
Western Texas College (3%)

College contributions to Social Security and to other retirement plans besides the state's Teacher Retirement System and the Optional Retirement Program, while representing a significant financial commitment, are not factored in the salaries and rankings reported on pages 8-9 of this issue of the *Messenger*.

Under federal law, all institutions are required to withhold Medicare taxes from employees' pay. The Medicare tax is 1.45 percent, matched by a 1.45 percent contribution by the employer. Employees hired before April 1, 1986, and not covered by Social Security, are exempt from the Medicare tax. All employees hired since that date are covered by Medicare, regardless of their Social Security status. ☆

SALARIES FALL BEHIND INFLATION

(Continued from page 1)

low of $26,022 to $33,441 (a 29 percent variation). In the eleventh year of work the difference persists: $28,400 to $38,121 (a 34 percent variation). After fifteen years, the differential is 36 percent, from a low salary of $30,400 to a high of $41,307. And after 20 years, the disparity continues, with salaries ranging from $31,400 to $45,062, a difference of 44 percent.

Comparisons such as these are not made without risks. Costs of living vary—sometimes significantly—from city to city. And, depending on one's personal preferences, the quality of life and the working environment of one location might well justify a substantial salary differential. The salary variations are significant, nonetheless; and with teacher shortages already existing in some fields and widely predicted in a number of other academic and technical disciplines within the decade, the colleges at the lower end of the salary schedule might find themselves hard pressed to recruit—and keep—well-qualified teachers. ☆

RESOLUTIONS COMMITTEE INVITES SUGGESTIONS

The TJCTA Resolutions Committee invites individual members and campus faculty organizations to submit suggestions for proposed resolutions to be submitted at the 1996 convention in Houston.

Suggestions should be received by Feb. 1, 1996, so that the Resolutions Committee can give ample consideration to the proposals prior to the annual convention. In the meeting of the Resolutions Committee set for Feb. 22, 1996, priority consideration will be given to proposals submitted in advance of the meeting.

Proposed resolutions should be sent to:

Ronald D. Presley, Chairperson
TJCTA Resolutions Committee
South Plains College
1401 College Avenue
Levelland, Texas 79336

ORP CONTRIBUTION SUPPLEMENTED FOR 92% OF PARTICIPANTS

(Continued from page 1)

El Paso Community College
Galveston College
Hill College
*Laredo Community College
Lee College
†Navarro College
North Harris Montgomery Community College
Northeast Texas Community College
Panola College
San Jacinto College
South Texas Community College
Tarrant County Junior College
Texarkana College
Texas Southmost College
*Trinity Valley Community College
Tyler Junior College
The Victoria College
Wharton County Junior College

(*College of the Mainland, Laredo Community College, and Trinity Valley Community College pay the differential only for employees hired prior to Sept. 1, 1991.
†Alvin Community College and Navarro College pay the differential only for employees hired prior to Sept. 1, 1993.
§Del Mar College began paying the 1.19 percent differential Sept. 1, 1995 for employees hired prior to that date.)

The following 22 districts do not supplement the state's ORP contribution:

Amarillo College
Brazosport College
Cisco Junior College
Clarendon College
#Collin County Community College
Frank Phillips College
Grayson County College
Houston Community College
Howard College
Kilgore College
McLennan Community College
Midland College
North Central Texas College
Odessa College
Paris Junior College
Ranger College
South Plains College
Southwest Texas Junior College
Temple Junior College
Vernon Regional Junior College
Weatherford College
Western Texas College

(#Collin County Community College paid the differential from 1991 to 1995, but discontinued the supplement Sept. 1, 1995.)

NOTICE OF PROPOSED AMENDMENT TO TJCTA CONSTITUTION AND BYLAWS

As required by the TJCTA Constitution, notice is hereby given that an amendment to the organization's Constitution and Bylaws has been duly proposed. Following is the text of the proposed amendment:

> In Article I, Section 1, and all other places in the Constitution and Bylaws where the name of the organization appears, strike the word *Junior* and insert in lieu thereof the word *Community*. In all places where the organization is referred to by the letters *TJCTA*, change *TJCTA* to *TCCTA*.

If adopted, the amendment would have the effect of changing the name of the organization to the Texas Community College Teachers Association. Under provisions of the Constitution, the proposed amendment was presented for discussion at the 1995 convention in Dallas during the general session. A vote on adoption of the amendment will occur during the forthcoming convention is Houston, Feb. 22-24. A two-thirds vote is required for approval.

THE FACULTY ROLE IN COLLEGE DECISION-MAKING

BY
MARC A. NIGLIAZZO
TEMPLE JUNIOR COLLEGE

*[**Editor's note:** Following are remarks by Marc A. Nigliazzo, president of Temple Junior College, at the TJCTA Conference for Faculty Leaders, held in Austin, September 30, 1995. Dr. Nigliazzo was president of Galveston College before being selected this year to be president of Temple Junior College.]*

We are facing tremendous change. Our colleges, state, and nation are facing it. Change is due in part to technology. Part of it is simply the inevitable change that occurs. In the community colleges today, we are right where we always wanted to be. We have spent many years trying to establish the credibility and value of two-year colleges. We are almost there.

In the last few years in the state legislature, though we did not get the kind of funding we wanted, there was nevertheless an unprecedented recognition of the value of the community college. We are well positioned. We have 1,500 institutions nationwide; six million students in credit programs, five million students in noncredit programs. Half of all the students in public higher education in the United States are now in two-year colleges. Slightly over half of those students in this state are in two-year colleges. Almost 75 percent of all the first-time students in public colleges and universities in Texas are in our colleges.

We are where we have always wanted to be. We have the opportunity to show that we can live up to our promise. If we are going to do all we wanted to do, we have to rely very heavily upon—and be faithful to—one of the major characteristics of the community college, one almost as important as our adherence to the principle of open access. That characteristic, that asset, is our willingness to be flexible, to adapt to change. And change is what we will have to do as we prepare for the next century.

I have to place some of my comments in the context of my experiences over the last month-and-a-half in Temple. It is what is most on my mind right now as I think about all the people I have met and the places that I have visited. Temple is a fine community and very well positioned. It is located on what we believe will be a principle thoroughfare in the emerging markets resulting from the North American Free Trade Agreement. It is a very progressive community and has just been named the best managed community in the state of Texas for communities of under 50,000. It is a great place to be.

But as I travel around Temple, people in almost every area of the community that I visit have concerns. They face challenges as they look to the next century. In visiting local industry, I see concern about the quality of the workforce. People in industry are very concerned about where the workforce of the future is going to come from and how well trained they are going to be. They are also very concerned about the existing workforce. Will it be able to adapt to inevitable technological changes that will occur? Will the workforce keep companies competitive, able to compete not only nationally but also internationally? They feel the need for additional training and retraining of employees. Little by little, they are coming to understand the value of life-long learning.

Last week, in Seattle, I heard the president of the Boeing Corporation say very clearly that learning for the employees within the Boeing Corporation must be continuous from this point. He expressed his hope that the two-year colleges in the State of Washington in particular (that is where he was speaking and where the major elements of Boeing exist) would be there to assist his company as it moves into the future. Local and small businesses have the same concerns. They ask: How do we adapt? How do we get people that are trained well? How do we get people with proper motivation? How do we get people with workplace ethics? Can you do that for us? Can you help us with that?

As many of you know, Temple is a major health science center. Scott and White Hospital, King's Daughters Hospital, the Veterans Administration Hospital, the Texas A&M Medical School are there. There has been tremendous growth in that area, as well as change, restructuring, and movement toward primary care and HMOs. There is change occurring within the health professions. There is a need to cross-train individuals and make them more adaptable for the future. And the question comes again: Can you help us with this?

We have a sister institution much larger than Temple Junior College to the west of us. We have one larger, Texas State Technical College to the north of us. We have Blinn College, Austin Community College, and others to the south of us. The opportunities for coop-

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erative efforts in serving our area of the state are tremendous. We have tended in the past to compete with one another. I think in the future we must cooperate more. There are private and state universities in our area—Baylor University and the University of Mary Hardin Baylor, the University of Texas and Texas A&M University. The universities, especially the larger ones, want to have a greater impact on the state. They want to be able to move, through telecommunications, into distant communities to serve them better. But they need a link. They need a way of making a contact there. They do not necessarily need to build buildings, but they need an association there. Local school districts are looking constantly for ways to upgrade education, move more students into viable fields, and arrange "tech-prep" programs and articulation agreements. They are looking to us for partnerships and assistance.

The emphasis on technical education is critical. Only 20 to 25 percent of the current workforce hold bachelor's degrees and above. In the next century, we will not need more college graduates at that level than we currently have. But the other 80 percent of the workforce will need some level of post secondary education or training. Unfortunately, some folks believe that if you are not pursuing a bachelor's degree then something is wrong; you lack the qualifications to go on. There are tremendous opportunities in technical programs. There is a tremendous need in business and industry for people who are well trained. We will have to find better ways of addressing those needs.

At the same time, we cannot work from dead-end programs where all we are doing is training and educating people to go into narrowly defined fields. If those fields disappear, as many of them do daily, our students will not be prepared to adapt to changing demands. As I look about communities, I see concern among the minority leadership about demographic change and the number of minorities who are not finishing school, not entering college. At Temple Junior College, we have lost minority students in the past year. If we do not equip all of our population with adequate education and training, then we will create an unimaginable gulf. Technology is going to expand the gulf between those who have and those who do not have.

Students have choices about where and how they will receive their education. Technology is going to give them even greater choices about what, where, when, and how they receive their education—even how they will be registered and counseled. If we hope to remain viable institutions, we have to respond to that. We must move away from what is institutionally convenient for us and look more at what is convenient to the students. To some, this may sound almost like heresy coming from a teacher. I am not suggesting we make courses easier or give away academic credentials. But I am saying we must make it possible for students to come to our institutions and find a comfortable and conveniently accessible learning environment. If we do not, they will choose another way of getting their education or choose no education at all.

We all know that technology is advancing at an unprecedented rate. Part of the time I am scared to death and part of the time I can hardly wait to see what is going to happen. We are all trying to acquire technology and trying to find ways to maintain it, renew it, and pay for it. Technology alone is not going to improve learning. Faculty must learn to use the technology to serve their needs and the students' needs rather than being driven by the technology.

I thought, like most of my colleagues, that when I came out of graduate school I wanted to teach graduate students and get out of freshman English. I got there in a fairly short period of time. Then the community college movement began and stressed open access and quality teaching. I got caught up in it and taught at a community college for a while and then went back to a university. I stayed there a year and decided that was not for me. I wanted the environment that the two-year college had created. I felt comfortable there. During that time, I stressed the quality of my teaching. I wanted to improve my teaching; whether it was the way I spoke, materials that I used, handouts, the size of my classes, the way I designed the syllabus. But I failed to assess consistently whether the students were learning. I know now that we must, as teachers, get away from the attitude that we are here with the knowledge, and all the students have to do is show up and be motivated, and if they are not motivated, too bad. That is a dangerous approach for all of us.

Learning outcomes—it is not just a buzzword. How do students learn and how do they learn best? When do we know that they are learning? Technology by itself is not the answer to these questions. Technology will allow us to become better facilitators and coaches. It will allow us to assist the students in getting past the learning barriers they may be facing, but we will have to change our instructional methods.

Perhaps the real issues is how we are going to address the many changes to which I have referred. Is the faculty going to leave it up to the college presidents and the deans? The kinds of things that I am talking about, because they do affect learning—everything from workforce training, to changing schedules, to going out and teaching at the work site, to using the technology on campus, to changing the way you register, to changing the way you teach—all of those things must have faculty input. Whether it is called participatory decision-making or shared governance, it is not going to happen unless faculty are a part of it.

I do not have all the answers. I never thought I did. I do not have insight into all of the disciplines, and I never will. My primary goal as a president is to create an environment in which the faculty can do what they do best and that is to determine how students learn and be able to address that. It is not always easy to make shared decision-making happen. Sometimes administrators don't want it to happen. Some of my colleagues have told me I give away too much to the faculty. But for us to address the challenges I have outlined, the faculty must know what we are facing and must be willing to know. We are going to need creative and flexible approaches. We are going to need sustained commitment in order to address these needs. The changes that I have talked about are going to have an impact on funding sources, budgets, policies and procedures, regulations, legislation, benefits, salaries, work load, curriculum, classroom environment, and professional development. The faculty must be a part of the discussion, solution, and planning as decisions are made to address these changes.

What are the keys? As you know, faculty can force shared governance. It can be forced and it has been in some places and in some states. Faculty can force administrators to allow them to sit down at the table. It is not always the greatest environment to be in, but it can happen. There has to be a real willingness from both

Marc A. Nigliazzo

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sides to be able to work together to solve problems. Faculty and administrators must become partners and try to forget that they might have been adversaries at one time. I do not know how decision-making can be shared if the adversarial posture of faculty and administration is all anyone can concentrate on. There is no way truly to do shared decision-making in that environment.

> **“*Shared governance is not the quickest way, but it is the most long-lasting way of doing things. It is the best way to get people to commit, to buy in, to understand, to support for a longer period of time.*”**

Think about what the word "shared" means. It means both giving and receiving. There must be mutual trust and respect. Above all, there needs to be open communication. People have to know what is going on. If you tell people the way things really are, even if it is bad news, most of the time they will accept it if they know what is happening.

In the first major address that I made at Galveston College, I called the faculty and staff together to tell them that not only were they going to receive a cut in state funding, but there was little money in college reserves and we were looking at a dismal situation. "I need your help," I said. "I need you to work with me to find solutions." They did, and did it beautifully. I could not have done it by myself. You have to be willing to participate.

We had committees at Galveston College to address various issues. I was proud of some of the things that we did. We completely revamped our salary schedule and compensation. It was all of the different employee groups talking together on a regular basis, sharing information, knowing about one another, knowing what drives salaries in each of the areas, knowing what the budget is and what factors will play upon the budget, then being able to make realistic decisions. We moved away from the days when a faculty member would come into the president's office, stamp his or her foot and say, "We want a seven percent raise and I don't care how you get it. That's your responsibility."

In the last budget period before I left Galveston, I had a group of faculty and staff saying, "It looks like two percent is the best we can do. We have looked at what's available, where the budget is going, and we are in agreement that this is what would be appropriate for this institution for this year." When people understand the situation, they tend to be much more accepting of it. You have to be willing to participate.

It is quicker to make unilateral decisions, I assure you. I was shuttering a bit, and I asked my colleagues from Galveston if it hit home earlier today, when someone asked a question about operating without a policy manual for two or three years. Ours was so outdated that we had literally to recreate it. But I did not recreate it. I had a group of faculty and staff members who worked with me for over two years to restructure the policy manual. We let people know what we were doing, how we were doing it, and what the end products were. We let people review and comment on it as we went. I think that is probably the best way to do it. You need patience. When challenges are addressed in a shared manner, it takes longer. It is not the quickest way, but it is probably the most long-lasting way of doing things. It is probably the best way to get people to commit, to buy in, to understand, to support for a longer period of time. But it takes a willingness to sit down together.

Occasionally, faculty members say that since I am an administrator, decision-making is my responsibility, and there are some things that are most appropriate for an administrator to do. But if we are talking about things that affect your work—the quality of the environment in which you work, your salaries, benefits, tenure, rank, etc.—those are your responsibilities, too. Those things affect you. I want to make sure that the faculty have a voice in those things as we face them.

Finally, we need a commitment to find solutions, to clarify what it is we are attempting to address and to work hard in an alliance to find solutions. I found when I got to Temple that the budget (which I thought had been passed before I came on board, so that there was nothing I would have to do about it) had not been passed. The faculty came in at the last minute to a board meeting and apparently said they had a real problem with the way salaries were to be allocated. It just could not get resolved. So I came in, thinking all I had to do was smile and shake hands, and found I had to deal immediately with a very real problem. I fortunately found a group of people on the Professional Consultation Committee, which had been set up and in existence for a long time, who had a real willingness to sit down with me to address clearly the problem and to find a solution.

The board was overwhelmed on the night that we presented the proposal for allocating faculty salaries when the room was filled with faculty. Board members did not know quite what to think. They had never seen that many faculty at a board meeting before. I presented what we had agreed on and the faculty confirmed that agreement. That is a powerful statement to a board when you can get that kind of agreement, where the administration and the faculty and staff are saying they are in agreement.

So alliances are very important. Seek opportunities to demonstrate that as faculty members. All boards are different. Sometimes they do not have as high an opinion of faculty as we would like. Look for opportunities to demonstrate to the board your level of commitment to the institution. I think the faculty in Galveston did a great job of that in many ways. They demonstrated to the board their commitment to the institution. It made it much easier for me to ask for salary increases, changes in workloads, and other things of importance to all of us. The board believed the faculty were hardworking and really cared about the school.

It is important for all employees of an institution to know and be told on a regular basis how important they are to what the institution does—not just the faculty, or the administration, or the professional staff, but the classified staff, the custodial staff, the grounds crew. They have difficulty sometimes trying to figure out what they have to do with all of this. "The teachers are teaching and nobody pays much attention to us," they think. "What do we have to do with education?" They have a lot to do with it. Try walking into a dark classroom with no air conditioning and see if you can do a job. They do contribute. They are helping to create a complete educational environment.

That is what we are all trying to do. The future is going to be challenging and yet very promising, and there is reason for us to have a great deal of hope, to feel very good about what we can accomplish together. We can prove at last what we have been saying all these years about two-year colleges. And it will be the best possible scenario for us if faculty and administrators can work together, share their ideas, and find cooperative responses to challenges and change ahead. ☆

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TEXAS JUNIOR COLLEGE TEACHERS ASSOCIATION
SURVEY OF FACULTY SALARIES — TEXAS PUBLIC COMMUNITY JUNIOR COLLEGES — 1995–96

(SOURCE: Institutional responses to TJCTA questionnaire and official salary schedules)

BASE SALARY — NINE - MONTH CONTRACT

BEGINNING SALARY (First Year of Service — No "Step" Increases)

COLLEGE DISTRICT	CERTIFICATE (Minimum Work Experience)	Rank (1 to 41)	BACHELOR'S DEGREE (Minimum Work Experience)	Rank (1 to 47)	MASTER'S DEGREE (No Prior Teaching Experience)	Rank (1 to 48)	DOCTORATE (No Prior Teaching Experience)	Rank (1 to 48)
Alamo Community College District	25,200	19	25,200	27	27,900	25	33,300	13
Alvin Community College	23,552	27	23,552	39	26,211	34	30,780	33
Amarillo College	—		23,885	36	25,910	35	31,220	30
Angelina College	26,824	10	28,824	4	28,824	14	33,372	10
Austin Community College	27,224	7	27,224	13	28,150	20	34,403	4
Bee County College	18,471	41	20,946	46	25,542	37	31,233	29
Blinn College	—		25.300	25	29.300	7	33.475	9
Brazosport College	26.500	12	26.500	19	26.500	31	26.500	47
Central Texas College	22.507	35	24.888	31	28.351	18	30.732	34
Cisco Junior College	—		24,407	34	25,072	40	28,396	41
Clarendon College	—		22,400	45	26,400	33	28,400	40
College of the Mainland	—		—		27,540	27	32,706	14
Collin County Comm College Dist	25.000	21	25.000	29	25.000	42	28.000	42
Dallas County Comm College Dist	29.000	1	29.000	2	29.000	9	34.040	6
Del Mar College	27.050	8	27.050	16	28.870	13	33.510	8
El Paso Community College	25,928	13	26,606	18	28,239	19	32,526	16
Frank Phillips College	23,000	30	24,000	35	26,500	31	30,000	36
Galveston College	23,214	28	25,832	22	28,450	17	32,115	22
Grayson County College	27.035	9	27.535	10	28.035	23	32.186	20
Hill College	25.509	17	25.509	24	26.819	29	32.112	23
Houston Community College System	25.281	18	25.281	26	28.638	15	31.968	25
Howard College	22,496	36	22,496	44	24,412	44	29,521	37
Kilgore College	22,959	32	23,634	38	24,534	43	27,234	44
Laredo Community College	24,941	24	24,941	30	26,860	28	30,916	32
Lee College	28,321	5	28,321	8	30,426	1	34,557	3
McLennan Community College	25,893	15	25,893	21	29,324	6	35,556	2
Midland College	28,800	3	28,800	5	28,000	24	32,157	21
Navarro College	20,301	39	22,903	41	28,109	22	31,753	27
North Central Texas College	23,175	29	24,675	33	25,175	39	26,675	46
N Harris Montgomery Comm. Coll.	28,560	4	28,560	7	29,560	4	34,060	5
Northeast Texas Community College	24.911	25	27.311	12	28.890	12	33.322	12
Odessa College	28.973	2	28.973	3	28.973	10	32.673	15
Panola College	22.250	37	23.750	37	25.250	38	30.050	35
Paris Junior College	22,609	34	22,609	43	24,392	45	26,777	45
Ranger College	19,000	40	20,500	47	21,000	48	26,000	48
San Jacinto Junior College District	27,899	6	27,899	9	28,124	21	31,124	31
South Plains College	22.700	33	24.700	32	25.700	36	27.700	43
South Texas Community College	25.000	21	25.689	23	27.666	26	31.843	26
Southwest Texas Junior College	—		27.197	14	29.456	5	32.523	17
Tarrant County Junior College Distr	—		29,300	1	29,300	7	32,300	19
Temple Junior College	26,625	11	26,625	17	28,492	16	37,625	1
Texarkana College	25,713	16	27,438	11	28,914	11	33,345	11
Trinity Valley Community College	25.896	14	25.896	20	26.555	30	32.486	18
Tyler Junior College	23.000	30	23.000	40	23.000	47	28.600	38
Vernon Regional Junior College	21.812	38	22.748	42	24.306	46	28.542	39
The Victoria College	24,102	26	27,114	15	30,127	2	32,085	24
Weatherford College	25,000	21	28,800	5	30,000	3	33,800	7
Western Texas College	Entry-level salaries are not limited to salary schedule							
Wharton County Junior College	25,050	20	25,050	28	25,050	41	31,550	28
AVERAGE SALARY	24.812		25.612		27.226		31.370	
MEDIAN SALARY	25.000		25.689		27.950		32.027	

AFTER FIVE CONSECUTIVE YEARS (Sixth Year of Service)

COLLEGE DISTRICT	CERTIFICATE (No Credit Hours Earned Toward Degree)	Rank (1 to 22)	BACHELOR'S DEGREE (No Credit Hours Earned Toward Master's Degree)	Rank (1 to 26)	MASTER'S DEGREE (No Credit Hours Earned Toward Doctorate)	Rank (1 to 28)	DOCTORATE (No Credit Hours Earned Beyond Doctorate)	Rank (1 to 28)
Alamo Community College District	Salaries cannot be determined from current salary schedule							
Alvin Community College	27.304	16	27.304	19	30.385	18	35.682	13
Amarillo College	—		26,825*	20	28,850*	21	34,160*	22
Angelina College	—		—		31,704	6	36,312	7
Austin Community College	30,354	5	30,354	5	31,280	11	37,533	4
Bee County College	Salaries cannot be determined from current salary schedule							
Blinn College	—		26.800	21	30.800	15	34.975	17
Brazosport College	No fixed schedule: no automatic increases							
Central Texas College	24.677	21	27.598	17	31.601	7	35.062	15
Cisco Junior College	No fixed schedule; no automatic increases							
Clarendon College	—		23,400	26	27,400	25	29,400	28
College of the Mainland	—		—		30,294	19	35,977	9
Collin County Comm College Dist	31.950	1	31.950	1	31.950	5	34.854	19
Dallas County Comm College Dist	Salaries cannot be determined from current salary schedule							
Del Mar College	29.550*	6	29.550*	9	31.370*	10	36.010*	8
El Paso Community College	28,627	9	29,376	10	31,178	14	35,930	10
Frank Phillips College	College does not use a salary schedule							
Galveston College	Salaries cannot be determined from current salary schedule							
Grayson County College	29.456	7	29.956	6	30.436	17	35.017	16
Hill College	Salaries cannot be determined from current salary schedule							
Houston Community College System	Salaries cannot be determined from current salary schedule							
Howard College	24,981	20	24,981	25	26,897	27	32,006	26
Kilgore College	"Step" advancement is not automatic							
Laredo Community College	No fixed schedule; no automatic increases							
Lee College	31,634	2	31,634	2	33,441	1	37,572	3
McLennan Community College	29,303	8	29,303	11	32,734	3	38,966	2
Midland College	31,252	4	31,252	4	31,252	13	35,420	14
Navarro College	No fixed schedule; no automatic increases							
North Central Texas College	No fixed schedule; no automatic increases							
N Harris Montgomery Comm. Coll.	Salaries cannot be determined from current salary schedule							
Northeast Texas Community College	27.444	15	29.842	8	31.421	8	35.853	11
Odessa College	31.272	3	31.272	3	31.272	12	36.699	5
Panola College	24.500	22	26.000	23	27.500	24	32.300	25
Paris Junior College	25,332	19	25,332	24	27,114	26	29,500	27
Ranger College	No fixed schedule; no automatic increases							
San Jacinto Junior College District	College does not use a salary schedule							
South Plains College	College does not use a salary schedule							
South Texas Community College	27.825	13	28.289	14	30.466	16	34.893	18
Southwest Texas Junior College	—		28.457	13	32.876	2	36.370	6
Tarrant County Junior College Distr	Salaries cannot be determined from current salary schedule							
Temple Junior College	28,230	10	28,230	15	30,097	20	39,230	1
Texarkana College	28,178	11	29,894	7	31,373	9	35,802	12
Trinity Valley Community College	27.881	12	27.881	16	28.540	22	34.471	21
Tyler Junior College	26.022	17	26.022	22	26.022	28	32.358	24
Vernon Regional Junior College	No fixed schedule: no automatic increases							
The Victoria College	25,964	18	29,210	12	32,455	4	34,565	20
Weatherford College	College does not use a salary schedule							
Western Texas College	Salary increases are not automatic							
Wharton County Junior College	27,550	14	27,550	18	27,550	23	34,050	23
AVERAGE SALARY	28,149		28,395		30,296		35,035	
MEDIAN SALARY	28,030		28,373		30,989		35,241	

AFTER TEN CONSECUTIVE YEARS (Eleventh Year of Service)

COLLEGE DISTRICT	CERTIFICATE (No Credit Hours Earned Toward Degree)	Rank (1 to 22)	BACHELOR'S DEGREE (No Credit Hours Earned Toward Master's Degree)	Rank (1 to 26)	MASTER'S DEGREE (No Credit Hours Earned Toward Doctorate)	Rank (1 to 28)	DOCTORATE (No Credit Hours Earned Beyond Doctorate)	Rank (1 to 28)
Alamo Community College District	Salaries cannot be determined from current salary schedule							
Alvin Community College	31,653	8*	31,653	11	35,225	4	41,366	3
Amarillo College	—		28.943*	19	31,498*	20	37,100*	20
Angelina College	—		—		34,584	7	39,252	11
Austin Community College	33,484	5	33,484	5	34,410	9	40,663	7
Bee County College	Salaries cannot be determined from current salary schedule							
Blinn College	—		28.300	23	32.300	19	36.475	23
Brazosport College	No fixed schedule: no automatic increases							
Central Texas College	26.847	21	30.308	14	34.851	6	39.392	10
Cisco Junior College	No fixed schedule; no automatic increases							
Clarendon College	—		24,400	26	28,400	28	30,400	28
College of the Mainland	—		—		33,048	17	39,247	12
Collin County Comm College Dist	38.121	1	38.121	1	38.121	1	41.548	2
Dallas County Comm College Dist	Salaries cannot be determined from current salary schedule							
Del Mar College	32.050*	6	32.050*	10	33.870*	13	38.510*	14
El Paso Community College	31,608	9	32,433	8	34,424	8	39,671	9
Frank Phillips College	College does not use a salary schedule							
Galveston College	Salaries cannot be determined from current salary schedule							
Grayson County College	31.938	7	32.438	7	32.938	18	38.152	17
Hill College	Salaries cannot be determined from current salary schedule							
Houston Community College System	Salaries cannot be determined from current salary schedule							
Howard College	27,466	20	27,466	25	29,382	27	34,490	26
Kilgore College	"Step" advancement is not automatic							
Laredo Community College	No fixed schedule; no automatic increases							
Lee College	34,649	2	34,649	2	36,676	2	40,807	6
McLennan Community College	29,985	13	29,985	16	33,416	15	42,376	1
Midland College	33,723	4	33,723	4	33,723	14	38,715	13
Navarro College	No fixed schedule; no automatic increases							
North Central Texas College	No fixed schedule; no automatic increases							
N Harris Montgomery Comm. Coll.	Salaries cannot be determined from current salary schedule							
Northeast Texas Community College	29.976	14	32.374	9	33.953	12	38.384	16
Odessa College	34.028	3	34.028	3	34.028	11	41.190	4
Panola College	26.750	22	28.250	24	29.750	25	34.550	25
Paris Junior College	28,729	17	28,729	20	30,511	22	32,896	27
Ranger College	No fixed schedule; no automatic increases							
San Jacinto Junior College District	College does not use a salary schedule							
South Plains College	College does not use a salary schedule							
South Texas Community College	30.650	11	30.889	13	33.266	16	37.943	18
Southwest Texas Junior College	—		28.457§	22	36.296§	3	40.217§	8
Tarrant County Junior College Distr	Salaries cannot be determined from current salary schedule							
Temple Junior College	28,551	18	28,551	21	30,418	23	40,835	5
Texarkana College	30,881	10	32,604	6	34,082	10	38,510	14
Trinity Valley Community College	29.866	15	29.866	17	30.525	21	36.456	24
Tyler Junior College	29.443	16	29.443	18	29.443	26	36.610	21
Vernon Regional Junior College	No fixed schedule: no automatic increases							
The Victoria College	27.971	19	31,467	12	34,964	5	37,236	19
Weatherford College	College does not use a salary schedule							
Western Texas College	Salary increases are not automatic							
Wharton County Junior College	30,050	12	30,050	15	30,050	24	36,550	22
AVERAGE SALARY	30,837		30,872		33,005		38,198	
MEDIAN SALARY	30.350		30.599		33.570		38.510	

AFTER FIFTEEN CONSECUTIVE YEARS (Sixteenth Year of Service)

COLLEGE DISTRICT	CERTIFICATE (No Credit Hours Earned Toward Degree)	Rank (1 to 20)	BACHELOR'S DEGREE (No Credit Hours Earned Toward Master's Degree)	Rank (1 to 24)	MASTER'S DEGREE PLUS 30 GRADUATE CREDIT HOURS	Rank (1 to 26)	DOCTORATE (No Credit Hours Earned Beyond Doctorate)	Rank (1 to 26)
Alamo Community College District	Salaries cannot be determined from current salary schedule							
Alvin Community College	34.263	8	34.263	8	40.230	2	44.776	3
Amarillo College	—		29.355*	19	34.936*	20	40,040*	18
Angelina College	—		—		38,676	9	42,192	12
Austin Community College	36,614	2	36,614	2	39,487	5	43,793	6
Bee County College	Salaries cannot be determined from current salary schedule							
Blinn College	—		29,800	17	35,915	17	37,975	22
Brazosport College	No fixed schedule; no automatic increases							
Central Texas College	29,017	15	33,018	11	39,235	6	43,722	7
Cisco Junior College	No fixed schedule; no automatic increases							
Clarendon College	—		25,400	24	30,400	26	31,400	26
College of the Mainland	—		—		38,052	11	42,518	9
Collin County Comm College Dist	College opened in 1985							
Dallas County Comm College Dist	Salaries cannot be determined from current salary schedule							
Del Mar College	34.550*	7	34.550*	7	37.690*	13	41.010*	15
El Paso Community College	34,898	5	35,809	4	39,897	4	43,799	5
Frank Phillips College	College does not use a salary schedule							
Galveston College	Salaries cannot be determined from current salary schedule							
Grayson County College	34.887	6	35.387	6	38.819	[illegible]	42.319	11
Hill College	Salaries cannot be determined from current salary schedule							
Houston Community College System	Salaries cannot be determined from current salary schedule							
Howard College	27,466	20	27,466	23	33,569	24	36,975	23
Kilgore College	"Step" advancement is not automatic							
Laredo Community College	No fixed schedule; no automatic increases							
Lee College	38,028	1	38,028	1	41,307	1	44,186	4
McLennan Community College	29,985	13	29,985	16	40,025	3	45,786	1
Midland College	36,194	3	36,194	3	37,478	15	42,009	13
Navarro College	No fixed schedule; no automatic increases							
North Central Texas College	No fixed schedule; no automatic increases							
N Harris Montgomery Comm. Coll.	Salaries cannot be determined from current salary schedule							
Northeast Texas Community College	College opened in 1985							
Odessa College	35.792	4	35.792	5	37.581	14	45.570	2
Panola College	29.000	16	30.500	15	33.800	23	36.800	24
Paris Junior College	28,729	17	28,729	20	32,391	25	34,631	25
Ranger College	No fixed schedule; no automatic increases							
San Jacinto Junior College District	College does not use a salary schedule							
South Plains College	College does not use a salary schedule							
South Texas Community College	32.200	11	32.389	13	38.037	12	40.993	16
Southwest Texas Junior College	—		28.457§	22	38.986§	7	43.304§	8
Tarrant County Junior College Distr	Salaries cannot be determined from current salary schedule							
Temple Junior College	28,551	18	28,551	21	34,551	21	42,440	10
Texarkana College	32,356	10	34,082	9	36,913	16	39,988	19
Trinity Valley Community College	31.851	12	31.851	14	34.487	22	38.441	21
Tyler Junior College	29.443	14	29.443	18	35.627	18	41.241	14
Vernon Regional Junior College	No fixed schedule: no automatic increases							
The Victoria College	27.971	19	33.899	10	38.607	10	40.114	17
Weatherford College	College does not use a salary schedule							
Western Texas College	Salary increases are not automatic							
Wharton County Junior College	32.550	9	32.550	12	35.050	19	39.050	20
AVERAGE SALARY	32.217		32.171		36.990		40.964	
MEDIAN SALARY	32.278		32.470		37.636		41.625	

AFTER TWENTY CONSECUTIVE YEARS (Twenty-first Year of Service)

COLLEGE DISTRICT	CERTIFICATE (No Credit Hours Earned Toward Degree)	Rank (1 to 20)	BACHELOR'S DEGREE (No Credit Hours Earned Toward Master's Degree)	Rank (1 to 24)	MASTER'S DEGREE PLUS 30 GRADUATE CREDIT HOURS	Rank (1 to 26)	DOCTORATE (No Credit Hours Earned Beyond Doctorate)	Rank (1 to 26)
Alamo Community College District	Salaries cannot be determined from current salary schedule							
Alvin Community College	35.263	7	36.263	6	41.230	8	45.776	10
Amarillo College	—		29.355*	19	35.142*	22	42.980*	17
Angelina College	—		—		39.828	13	45.132	12
Austin Community College	39.744	2	39.744	2	42.617	4	46.923	6
Bee County College	Salaries cannot be determined from current salary schedule							
Blinn College	—		31,300	16	37,415	18	39.475	22
Brazosport College	No fixed schedule; no automatic increases							
Central Texas College	29,017	16	35,728	8	42,755	3	48.052	3
Cisco Junior College	No fixed schedule; no automatic increases							
Clarendon College	—		26,400	24	31,400	26	32.400	26
College of the Mainland	—		—		40,806	10	45,788	9
Collin County Comm College Dist	College opened in 1985							
Dallas County Comm College Dist	Salaries cannot be determined from current salary schedule							
Del Mar College	34.550*	9	34.550*	11	37.690*	16	41.010*	20
El Paso Community College	38,531	4	39,536	3	44,050	2	48,358	1
Frank Phillips College	College does not use a salary schedule							
Galveston College	Salaries cannot be determined from current salary schedule							
Grayson County College	37.117	5	37.617	5	41.530	7	45.405	11
Hill College	Salaries cannot be determined from current salary schedule							
Houston Community College System	Salaries cannot be determined from current salary schedule							
Howard College	27,466	20	27,466	23	34,066	24	39,460	23
Kilgore College	"Step" advancement is not automatic							
Laredo Community College	No fixed schedule; no automatic increases							
Lee College	41.555	1	41.555	1	45,062	1	47,941	4
McLennan Community College	29,985	13	29,985	17	40,025	11	47,832	5
Midland College	38,666	3	38,666	4	39,949	12	43,305	15
Navarro College	No fixed schedule; no automatic increases							
North Central Texas College	No fixed schedule; no automatic increases							
N Harris Montgomery Comm. Coll.	Salaries cannot be determined from current salary schedule							
Northeast Texas Community College	College opened in 1985							
Odessa College	36.845	6	35.845	7	38.659	14	48.309	2
Panola College	29.450	14	31.850	15	36.050	21	39.050	24
Paris Junior College	28,729	17	28,729	20	32,391	25	35.571	25
Ranger College	No fixed schedule; no automatic increases							
San Jacinto Junior College District	College does not use a salary schedule							
South Plains College	College does not use a salary schedule							
South Texas Community College	33.750	11	33.889	13	40.937	9	44.043	14
Southwest Texas Junior College	—		28.457§	22	41.676§	5	46.391§	8
Tarrant County Junior College Distr	Salaries cannot be determined from current salary schedule							
Temple Junior College	28,551	18	28,551	21	34,872	23	44,045	13
Texarkana College	32,356	12	34,819	10	38,389	15	41,462	19
Trinity Valley Community College	33.836	10	33.836	14	36.472	20	40.426	21
Tyler Junior College	29.443	15	29.443	18	36.518	19	46.864	7
Vernon Regional Junior College	No fixed schedule: no automatic increases							
The Victoria College	27.971	19	33.899	12	41.591	6	43.214	16
Weatherford College	College does not use a salary schedule							
Western Texas College	Salary increases are not automatic							
Wharton County Junior College	35.050	8	35.050	9	37.550	17	41.550	18
AVERAGE SALARY	33.394		33.439		38.795		43.491	
MEDIAN SALARY	33.793		33.894		39.244		44.044	

NOTES: * Reported salaries do not include compensation for advancement in academic ranking: Amarillo College ($750 for Assistant Professor, $1,150 for Associate Professor, and $1,800 for Professor); Del Mar College ($1,800 for Assistant Professor, $4,200 for Associate Professor, and $8,200 for Professor).

§ Southwest Texas Junior College: Assumes six graduate credit hours earned during past five years.

COPING WITH CONFLICT IN THE WORKPLACE

BY
CHARLES BURNSIDE
TEXAS JUNIOR COLLEGE TEACHERS ASSOCIATION

> **“All over this state I can point to colleges where presidents or boards or faculties have failed or refused to deal with conflicts, with disastrous—sometimes cataclysmic—results.”**

*[**Editor's note:** Following are remarks by Charles L. Burnside, executive director of the Texas Junior College Teachers Association, at the TJCTA Conference for Faculty Leaders, held in Austin, September 30, 1995.]*

Conflict is not a phenomenon. We should not be surprised…and we're *not* surprised…to find that conflict is inevitable when more than one person is involved in any enterprise or endeavor. Conflict. It's a real part of our personal lives and a part of our working lives.

The potential for conflict is *always* present. Conflict occurs in every normal human relationship. Although it may not occur on a daily basis, it certainly occurs often enough—for some of us, much too often. But because it is a recurring part of our lives, we need to focus on how best to deal with conflict rather than pretend it will go away.

In our office, we regularly receive telephone calls from distressed members who are trying to cope with conflict in their workplaces. Most often the calls are from individuals in subordinate positions in the college organization who find themselves in conflict with persons in supervisory positions. Frequently the calls for help involve conflicts with students. Occasionally conflicts have arisen with trustees or regents. Sometimes conflicts occur between peers—two faculty members in a department in disagreement over some issue. There have also been a few, rare instances when deans and presidents and trustees have called our office to discuss conflicts which have arisen between and among various individuals or constituencies within their colleges. Often, a chairperson or president of a faculty organizations calls to discuss a troubling situation that has developed within the faculty or between the faculty and the administration. On many occasions over the years, our Association has been instrumental in helping to resolve conflicts, relieve tensions, reestablish communications, and restore a climate of collegiality at various colleges around the state.

My assignment for this session is to talk about the concept of conflict. Some of you might know that my degree is in sociology. In our introductory sociology course we discuss conflict as a condition of disagreement and disharmony, an attempt to oppose, resist, or coerce the will of others.

There are three levels of conflict:

We have all experienced periods of *internal conflict*. We are torn between two competing choices, or sides. We feel conflicting emotions in viewing an issue or, perhaps, an individual or a group. We can see valid arguments in support of both points of view. Often, we see conflicting values. Forces of good are embattled against the forces of darkness. Someone has said, “The Lord votes for you, the devil votes against you, and you break the tie.” Sometimes we experience “mixed emotions.” Under proper conditions, internal conflict can be dealt with in a healthy, positive, constructive way. We decide finally to take a position, for better or worse; or we decide that we don't have a dog in the fight and we don't have to take a position, so we concentrate on other interests and endeavors. Otherwise, like an insidious malignancy, internal conflict ultimately takes a mighty toll.

Interpersonal conflict results when disagreement, ill-will, or distrust develops between two or more individuals. At best, interpersonal conflict leads to “coolness” and tensions in the relationships between the persons involved. If unresolved, interpersonal conflict almost inevitably spreads among other members of the group. Parties otherwise disinterested will be drawn—unhappily and reluctantly—into the conflict out of a sense of loyalty to one or the other individuals in the original conflict. Hopefully, cooler heads will prevail, tensions can be relieved, and a major crisis can be averted.

Institutional conflict involves conflict between groups. These groups may be formal or informal. Sometimes groups are organized for the specific purpose of engaging in conflict, and other groups are organized to counter those efforts. Usually, we find that the competing groups are well-intentioned, firmly convinced of the rightness of their respective positions. For example, in our colleges institutional conflict might find the faculty association and the college administration on opposing sides of an issue…or of several issues. Other times the faculty and administration might be together in conflict with the board of trustees. Occasionally, I've observed instances when the entire college family—students, faculty, administration, and trustees—have engaged in an all-out struggle with anti-tax forces over a tax increase or the passage of a bond issue or even the very creation of the college district.

Next, conflict may present itself in two forms:

Sometimes…many times…conflict cannot be observed, but it exists nevertheless. We call that *latent conflict*. Tension and dissatisfaction exist, but there are no visible evidences of that conflict. In the past 22 years, I have visited colleges where latent conflict was virtually crippling to the productive endeavors of the institutions. Faculty members came to the campuses, taught their classes, logged in their office hours, attended required meetings, and then went home and tried to forget the oppressive, repressive, unpleasant, and almost intolerable circumstances that took the pleasure out of teaching. When I have visited campuses like that, I have often said that members of the faculty appear to have undergone radical frontal lobotomies. It's true, to be sure, that a college can run along quite awhile...even years...in a state of latent conflict. But there's a very real danger in such a situation. Like pressure building in an unvented tank, there is a real limit to the tank's capacity. The results of latent conflict are well known to us all: anxiety, stress, frustration, discontent, disharmony, suspicion, mistrust, low morale, sometimes even physical as well as emotional illness.

If not relieved or resolved, latent conflict leads inexorably to *overt conflict*. Action takes place; frustration and anxiety are expressed audibly; discontent and disharmony give way to hostility; *mis*trust becomes *dis*trust; those who have borne their unhappiness privately now find company in their misery. If appropriate and decisive action is not taken to remove, or at least relieve, the causes of conflict, the conflict will almost certainly be played out in ways which, while perhaps providing a temporary easing of tension, pose very grave risks indeed.

By the way, the distinctions between the various levels of conflict (internal, interpersonal, and institutional) and between the forms of conflict (latent and overt) usually are not clearly distinguishable. Rather, they might be seen as stages on a continuum, as circumstances change and intensify, conflict may move from one level or one form to the next.

Next, I want to mention five myths about conflict. I should say that in preparing this section of my remarks I have drawn from a booklet by Jerry Wisinski, *Resolving Conflicts on the Job* (AMACOM, a division of American Management Association, 1993).

1. *Conflict is dysfunctional in the workplace.* It can be, but it doesn't have to be. If handled effectively, conflict can actually contribute toward the successful accomplishment of goals and objectives...within the department, perhaps with other departments, and even throughout the entire college.

2. *Conflict represents communication breakdown.* Quite the contrary. People of intelligence and good will frequently interpret the same issues and view the same sets of circumstances in different ways. While conflict might well represent an *initial* communication breakdown, it can also provide the opportunity to clarify issues or reach more creative results.

3. *If avoided, conflict will eventually go away.* Usually not. This is a serious misconception. Minor issues can sometimes resolve themselves, but more often than not, conflicting situations require attention and constructive action in order for them to be managed. All over this state I can point to colleges where presidents or boards...or faculties...have failed or refused to deal with conflicts, or have attempted to deal with them too late, with disastrous—sometimes almost cataclysmic—results.

4. *All conflicts can be resolved.* That would be nice, wouldn't it? However, because the different participants have different values and different priorities, because they view issues from different—albeit honest—perspectives, and because they view their respective obligations and responsibilities differently, there will be times when they simply cannot agree on certain issues. The question then becomes: how do we deal with our disagreements?

5. *Conflict always results in a winner and a loser.* Not true. In most cases, there are many possible outcomes to conflicts. As a matter of fact, if the participants are properly motivated by good will and are proceeding with mutual respect, there are very real chances for a "win/win" result.

I would like to discuss next some of the sources of conflict. I'm considering primarily institutional conflict, though some of these factors certainly might cause internal and interpersonal conflict, as well.

1. *Change.* By all means and beyond any doubt, the overwhelming majority of calls to our office describing conflicts at colleges around the state reveals that the factor most often leading to conflict is change. It has been said that nobody likes change but a wet baby. Again and again, I have seen a new president roundly and warmly and enthusiastically and sincerely welcomed to a college, and within five years—and sometimes fewer than five years—become the object of harsh, hostile, unrelenting, and crippling criticism. I'm not often asked for advice by new college presidents, but whenever I have the chance, I tell them not to use the word *change* in any conversation about the college for the first six months.

Change is unsettling, sometimes threatening. Our aversion to change might be irrational. Sometimes change is truly needed...long, long overdue. But you can mark this down as gospel: change...practically any change...will be met—almost reflexively and frequently unfairly—with dark suspicion if not outright hostility.

Of course, change is inevitable...and often highly desirable and, as I said, long overdue. But a new college president who proceeds to revise the policies and procedures manual, or redo the faculty contract form, or revamp the salary schedule, or reorganize the college academic departments, or implement a different system of faculty evaluation is setting herself or himself up for real trouble. Quite likely, assuming the board of trustees was *really* unanimous in hiring the president, the president can get some—maybe all—of those changes accomplished. But often only at a terrible price. Believe it or not, new college presidents actually have told me that they intend to hit the campus like a whirlwind, initiate in their first weeks changes in fundamental college policies and traditions, and make certain that everyone knows there's a new person in command.

2. A second factor which might cause institutional conflict is *conflicting goals and objectives and opposing values and priorities.* The goals and objectives of the board might differ from those of the administration; the goals of the administration might differ from those of the faculty; the priorities of the faculty might conflict with the wishes of the board.

Often, if the interested parties earnestly desire to resolve these kinds of conflict, improved, honest, and good-faith communication can be very helpful.

And let me add here (because this seems to be a convenient place to add it) that all I have said to this point and all I shall say during the remainder of my remarks is premised on an absolute belief that throughout the institution and throughout the educational enterprise...from the chair of the board, to the president, through the faculty and staff, to the groundskeeper...the foremost concern, the top priority, and the highest objective must be What Is Best For the Students, who in the very truest sense of the term are—or ought always to be—the reason we're here.

Charles Burnside

> "*If the participants are properly motivated by good will and are proceeding with mutual respect, there are very real chances for a "win/win" result.*"

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3. A third source of conflict is *limited resources*. Limited resources can mean practically anything: not enough faculty, lack of space, outdated equipment, and, most often, lack of money. These and similar problems can cause institutional conflict by limiting the performance of individuals, departments, and perhaps the institution as a whole. It has been my sad observation that reduced funding or staff cuts or obsolete equipment rarely result in lowered expectations. It is not realistic to expect a full-time faculty of six in a department to accomplish well what formerly required a faculty of ten, or nine, or even eight or seven. Nor is it realistic to expect a faculty to accept a substantial increase in course loads *and* class sizes and a reduction in real income without murmurs of discontent.

When hard times come to a college...as almost certainly they will at some time or another...the very least the board and administration can do is control the pain, see that the discomfort is spread equitably, and make every effort to enlist the faculty as real, active partners in efforts to cope with the crisis.

Now, recognizing that conflict is inevitable, the real issue is how we deal with it. We can't always avoid conflict, nor can we always resolve it, but we can usually manage conflict in a constructive way to some acceptable conclusion. Wisinski (*ibid.*) suggests five methods of coping with conflict:

1. *Competition.* The competition approach to conflict resolution is an attempt at complete victory. It is a win/lose approach, a "winner takes all" position. Usually, the focus is on winning the conflict at all costs, rather than seeking the most appropriate solution for everyone concerned.

The ability to argue, a position of superiority or dominance, and the use of coercion and threats are common strategies used in competition.

One might think that competition has no useful place in an academic community. However, there might be times when the win/lose approach is appropriate: For example, in *bona fide* emergencies (like a major natural disaster, a hostage situation, or a real and sudden financial debacle) when time might not permit the luxury of participatory decision-making. Sometimes the responsible individuals simply don't have the luxury of sufficient time to involve all the appropriate parties in the decision-making process. Such an occasion might be presented when the accrediting association forcefully submits recommendations with strict time limits on their implementation. Or when the Texas Legislature sticks on a weird rider to the appropriations bill requiring some action before the first disbursement of state funds.

Except in the rarest of instances, though, competition is not likely to provide a positive approach to conflict resolution.

2. *Accommodation.* Accommodation is the opposite of competition. It's the lose/win approach. With this method, you are willing to yield your position to the other person or to the other "side." Again, while this approach is usually not successful in dealing with conflict, there are some occasions when it might be appropriate: For example, when it is more important to preserve a collegial relationship than argue the specific issue in conflict; or when the issue is more important to the other person than it is to you; or, perhaps, when you want the other person to learn from his or her choices or actions. Sometimes accommodation is the only intelligent approach. An honest acknowledgement of the facts of the matter might lead to the frank and inescapable conclusion that the clear advantage rests with the other side, and the better part of valor is a unilateral withdrawal.

3. *Avoidance.* Here *both* sides in the conflict withdraw. It is referred to as the lose/lose outcome in managing conflict, because neither side is able even to *deal* with the issue, much less manage or resolve it. Nevertheless, there are occasions when avoidance might be the approach of choice: For example, when both parties agree the issue is a minor one; or when the negative impact of the situation might be too damaging to both sides; or when additional time is needed to study the issues or to give the parties a chance to cool off.

> **"*When hard times come to a college,***
> ***the very least the board***
> ***and administration can do is***
> ***control the pain,***
> ***see that the discomfort***
> ***is spread equitably,***
> ***and make every effort***
> ***to enlist the faculty***
> ***as real, active partners in efforts***
> ***to cope with the crisis.*"**

4. *Compromise.* The compromise approach to conflict resolution involves negotiation, trade-offs, swapping, and a high degree of flexibility. It is referred to as the win/lose-win/lose position, because both parties in the conflict will get some of what they want, while also giving up something in the process. It is important to decide in advance how much you are willing to give away before the negotiations begin. Certainly, there are some issues on which compromise simply shouldn't even be an option. But these are occasions when compromise offers a positive and healthy method of resolving conflict: For example, in order to reach agreement when both sides have equal power; to find common ground when the parties have competing goals; to attain a temporary settlement of a complex issue; or to reach a solution under difficult circumstances or time constraints.

5. *Collaboration.* Collaboration is usually considered the best method of coping with conflict. It is called the win/win approach. But be aware that collaboration is the most difficult approach. Collaboration differs from compromise in that collaboration does not require either side to give up a valued position. Rather, both sides honestly seek new and common...and, ideally, higher...ground. This kind of problem-solving requires an atmosphere of trust and mutual respect, the surfacing of hidden agendas, and a genuine willingness on the part of both sides to resolve the conflict. Any hidden agendas or failure to trust or to be honest and open will not lead to the win/win result. In the collaborative approach to problem-solving, or conflict resolution, the parties must be willing to go to the root of the problem. They must be willing...and able...to empathize, to understand each other's feelings and point of view even though they might not agree with each other. In collaboration, *agreement* isn't the issue. The goal is to resolve the conflict on mutually acceptable terms.

Now, as was the case with forms and levels of conflict discussed earlier, the methods of coping with conflict really don't lend themselves to tight behavioral compartments. In practice, most likely conflict resolution will require a blending of coping mechanisms...perhaps a little compromise and a little collaboration; or maybe a little competition and a little avoidance. When we're dealing with the complexities of human behavior and social interaction, isn't it reasonable to assume that the unique circumstances of each separate situation will require a unique response?

Then, we all know that some people are just—evidently by nature—unpleasant... maybe impossible...to deal with. That reminds me of a statement by Mark Twain: "Often it does seem such a pity that Noah and his party did not miss the boat."

And sometimes we find that we're dealing with irrational persons. Let me tell you, it is impossible to deal rationally with irrational persons.

I trust that I have presented a minimally acceptable textbook presentation on "Coping with Conflict." The truth of the matter, however, is that hardly ever...if ever...do the realities of a situation fit neatly and properly within the textbook's outline. No two of your colleges are exactly alike. And within your own college, no two sets of conflicting circumstances are identical. So let me tell you to set the textbook aside and "wing it." ☆

COMPENSATION AND UTILIZATION OF PART-TIME INSTRUCTORS TEXAS PUBLIC COMMUNITY JUNIOR COLLEGES
1994-95 and 1995-96

(Source: Institutional responses to TJCTA questionnaire)

Compensation for part-time instructor teaching one 3-semester hour course in U. S. History (assuming instructor holds Master's Degree with no hours toward doctorate and is in the first year as a part-time faculty member)

College District	*Compensation for One Three-Hour Course 1994-95*	*Compensation for One Three-Hour Course 1995-96*	*1995-96 Rank (1-48)*	*Percent Increase 1995-96 Over 1994-95*	*Additional Pay for Advanced Hours or Degrees*	*Additional Pay for Teaching Experience*	*Number of Full-Time Faculty*	*Number of Part-Time Faculty*	*Percent of Sections Taught By Part-Time Faculty*
Alamo Community College District	$1,655	$1,705	4	3.00%	Yes	No	755	951	30%
Alvin Community College	1,200	1,200	21	—	No	No	90	130	25%
Amarillo College	1,050	1,125	30	7.14%	Yes	Yes	227	187	28%
Angelina College	1,356	1,404	11	3.50%	No	No	87	104	27%
Austin Community College	1,500	1,572	7	4.80%	No	Yes	325	1,150	67%
Bee County College	1,200	1,200	21	—	No	No	96	47	24%
Blinn College	2,055	2,055	1	—	Yes	Yes	142	269	52%
Brazosport College	1,200	1,200	21	—	No	No	67	127	25%
Central Texas College	1,125	1,175	28	4.40%	Yes	No	164	276	52%
Cisco Junior College	900	900	44	—	No	No	60	94	31%
Clarendon College	900	900	44	—	No	No	26	48	27%
College of the Mainland	1,152	1,152	29	—	Yes	Yes	87	181	33%
Collin County Community College	1,155	1,200	21	3.90%	No	No	142	365	50%
Dallas County Comm. College District	1,279	1,279	17	—	No	No	642	2,273	42%
Del Mar College	1,804	1,804	2	—	Yes	No	284	204	23%
El Paso Community College	1,738	1,800	3	3.60%	No	No	323	984	56%
Frank Phillips College	900	900	44	—	No	No	26	30	39%
Galveston College	1,248	1,272	18	1.90%	No	No	48	98	25%
Grayson County College	1,090	1,090	32	—	No	No	97	86	20%
Hill College	950	1,000	37	5.30%	No	No	65	65	30%
Houston Community College	1,300	1,302	14	0.02%	Yes	No	576	2,166	50%
Howard College	828	828	48	—	No	No	92	143	40%
Kilgore College	1,200	1,300	15	8.30%	Yes	No	166	145	10%
Laredo Community College	1,350	1,395	12	3.30%	No	No	176	113	16%
Lee College	1,507	1,507	8	—	No	No	155	174	25%
McLennan Community College	1,620	1,620	6	—	Yes	No	171	105	17%
Midland College	1,060	1,060	35	—	No	No	86	134	35%
Navarro College	1,200	1,200	21	—	No	No	80	110	29%
North Central Texas College	930	930	42	—	No	Yes	82	158	34%
North Harris Montgomery Comm. College	1,275	1,338	13	4.90%	Yes	Yes	350	700	44%
Northeast Texas Community College	900	900	44	—	No	Yes	46	60	27%
Odessa College	1,077	1,077	34	—	No	No	113	93	21%
Panola Junior College	1,500	1,500	9	—	No	No	53	40	20%
Paris Junior College	1,000	1,000	37	—	No	No	80	58	23%
Ranger College	900	930	42	3.30%	Yes	No	23	32	20%
San Jacinto Junior College District	1,248	1,248	19	—	No	No	431	717	25%
South Plains College	1,080	1,080	33	—	No	Yes	223	81	10%
South Texas Community College	—	1,296	16	—	Yes	No	55	124	50%
Southwest Texas Junior College	1,200	1,236	20	3.00%	Yes	Yes	68	99	40%
Tarrant County Junior College District	960	984	40	2.50%	Yes	Yes	453	486	25%
Temple Junior College	1,641	1,641	5	—	Yes	No	81	48	19%
Texarkana College	1,100	1,100	31	—	No	No	104	98	16%
Trinity Valley Community College	1,000	1,000	37	—	No	No	118	95	20%
Tyler Junior College	1,200	1,200	21	—	No	No	212	222	33%
Vernon Regional Junior College	1,005	1,005	36	—	No	No	55	41	26%
The Victoria College	1,432	1,432	10	—	No	No	105	83	16%
Weatherford College	950	950	41	—	Yes	No	56	83	38%
Western Texas College	800	800	49	—	Yes	No	47	8	1%
Wharton County Junior College	1,200	1,200	21	—	No	No	107	106	31%
Mean Salary	*$1,206*	*$1,224*		*1.50%*	*Yes = 17*	*Yes = 10*			
Median Salary	*$1,200*	*$1,200*		—	*No = 32*	*No = 39*			

BANQUET TO OPEN ANNUAL CONVENTION

Richard Rodriguez

The opening session of the 49th annual TJCTA convention will be a banquet meeting open to all association members and invited guests. Scheduled to begin at 7:30 p.m., Thursday, Feb. 22, the event will be held in the Imperial Ballroom of the convention headquarters hotel, the Hyatt Regency hotel, in Houston.

Preceding the meal will be an informal reception from 6:30 to 7:30. The reception will provide members a chance to renew acquaintances from around the state and to meet candidates for state offices in the association.

Noted author Richard Rodriguez will be the session's keynote speaker. Mr. Rodriguez is a contributing editor for the Los Angeles *Times*, *Harper's Magazine*, and *U.S. News & World Report*. He is also associate editor for *Pacific News Service* in San Francisco. He is a regular essayist on the *News Hour With Jim Lehrer* and was a presenter and writer for the program "Frontiers," produced by the British Broadcasting Corporation.

His books include *Hunger of Memory: The Education of Richard Rodriguez* (Godine-Bantam, 1982) and *Days of Obligation: An Argument With My Mexican Father* (Viking-Penguin, 1992).

Mr. Rodriguez offers his unique perspective on important issues affecting higher education, adding his voice to the current discussion regarding cultural diversity. In *Hunger of Memory*, he offers a penetrating critique of affirmative action and bilingual education programs, relating those policies to more personal accounts of his experiences growing up Hispanic and Catholic, the son of Mexican immigrants, in California during the late 1960s.

In his professional career, Mr. Rodriguez has combined his uncommon writing gifts with rare insights to address issues of public concern, as well as his own spiritual life. By questioning conventional notions about race relations, his views challenge his audiences to rethink old assumptions and find new ways to understand and relate to students and colleagues.

Tickets for the banquet will be sold for $25 and ***must be purchased in advance.*** Banquet tickets will *not* be available at the door. Tickets may be ordered by mail, using the form on this page. Ticket orders must be received in the TJCTA state office by Feb. 16 to allow ample time for processing. Tickets will be mailed or may be held at the convention registration desk.

For those unable to attend the banquet but who wish to hear Mr. Rodriguez's address, seating will be available in the Hyatt's Imperial Ballroom at 8:00 p.m. The session agenda will include several items of business, introduction of state office candidates, and a number of committee reports.

REQUEST FOR BANQUET TICKETS

Please send __________ ticket(s) at $25 each for the TJCTA banquet scheduled for 7:30 p.m., Thursday, Feb. 22, 1996, at the Hyatt Regency hotel in Houston.

My check in the amount of $__________, payable to TJCTA, is enclosed.

I understand that full refunds will be made if reservations are cancelled before 12:00 Noon, Tuesday, February 20, and that **no refund will be made for reservations cancelled after that time.** (Banquet tickets *are* transferrable.)

☐ Hold ticket(s) to be picked up at the convention registration desk under my name.

☐ Mail ticket(s) to me at the address shown below.

Name ______________________________

Address ______________________________

____

NOTE: TICKET ORDER SHOULD BE RECEIVED IN STATE OFFICE BY FEB. 16 TO ALLOW TIME FOR PROCESSING. MAIL TO: TJCTA, Barton Oaks Plaza, Building I, Suite 410, 901 MoPac Expressway South, Austin, Texas 78746-5747.

1996 CONVENTION SCHEDULE ANNOUNCED

The general format for the February 1996 TJCTA convention has been released. More than 140 separate events will be crowded into a three day period, beginning at 9:00 a.m., Thursday, Feb. 22, and concluding shortly after Noon, Saturday, Feb. 24.

A detailed program will appear in a special convention issue of the *Messenger* in January. Except for a few special tours arranged for some of the section meetings, all convention activities will be held in the Hyatt Regency hotel in Houston. An abbreviated schedule appears below:

THURSDAY, FEBRUARY 22, 1996

9:00 a.m. - 5:00 p.m.	—Special Meetings (to be announced)
12:00 Noon-10:00 p.m.	—Convention Registration
1:00 - 4:00 p.m.	—Committee Meetings, as called by Committee Chairpersons
4:00 - 5:00 p.m.	—Meeting of Executive Committee, Resolutions Committee, and Committee Chairpersons
6:30 - 7:30 p.m.	—Informal Reception
7:30 - 9:30 p.m.	—**BANQUET AND GENERAL SESSION**

FRIDAY, FEBRUARY 23, 1996

8:00 - 9:15 a.m.	—Financial Planning Seminar (repeated at 1:00 p.m.)
8:00 - 9:15 a.m.	—Professional Development Seminar (repeated at 1:00 p.m.)
8:00 a.m. - 5:00 p.m.	—Convention Registration
8:00 a.m. - 5:00 p.m.	—Exhibits Open
8:00 a.m. - 5:00 p.m.	—Polls Open (Election of Officers)
9:30 - 11:00 a.m.	—Section Meetings for Some Sections (visit to exhibits for others)
11:15 a.m. - 12:45 p.m.	—Section Meetings for Remaining Sections (visit to exhibits for others)
1:00 - 2:15 p.m.	—Financial Planning Seminar (repeat of 8:00 a.m. presentation)
1:00 - 2:15 p.m.	—Professional Development Seminar (repeat of 8:00 a.m. presentation)
2:30 - 5:30 p.m.	—Other Special Meetings (to be announced)
9:00 p.m. - 1:00 a.m.	—Dance for TJCTA Members and Invited Guests (admission by convention registration badge)

SATURDAY, FEBRUARY 24, 1996

8:00 - 11:30 a.m.	—Convention Registration
8:00 - 11:30 a.m.	—Exhibits Open
9:00 - 10:15 a.m.	—Section Meetings for Some Sections (visit to exhibits for others)
10:30 - 11:45 a.m.	—Section Meetings for Remaining Sections (visit to exhibits for others)
11:45 a.m.	—Adjournment
12:00 Noon - 3:00 p.m.	—Special Meetings (to be announced)

CONVENTION ATTENDEES URGED TO MAKE HOTEL RESERVATIONS EARLY

TJCTA members planning to attend the 49th annual convention, Feb. 22-24, 1996, in Houston, are encouraged to reserve hotel accommodations early. A block of 1,200 rooms has been reserved for the TJCTA convention, but it is likely that members who wait until the last minute to make reservations will be disappointed.

With the exception of a few special functions arranged for some of the sections meetings, all TJCTA convention activities will be held at the headquarters hotel. Hotel accommodations may be reserved by completing the form below and mailing it to the Hyatt Regency Hotel, or sending a facsimile of the form to the hotel, at Area Code 713, 951-0934, or calling the hotel, at Area Code 713, 654-1234. Reservations will be processed on a first-come, first-served basis. Reservations received after Jan. 23 will be subject to availability. Overflow housing has been arranged at the Doubletree Hotel, conveniently located in the block adjacent to the Hyatt Regency, and easily accessible by an enclosed passageway.

Forms and inquiries regarding reservations should *not* be directed to the TJCTA state office, as all convention housing arrangements are under the control of the Hyatt Regency hotel.

SOUTHWEST AIRLINES OFFERS SPECIAL FARES FOR TJCTA CONVENTION

TJCTA members traveling to the 1996 convention by air may take advantage of special fares arranged with Southwest Airlines. Since the convention headquarters hotel, the Hyatt Regency, is located in Houston, Southwest Airlines is the most convenient carrier offering service between the convention site and many Texas cities.

Southwest Airlines offers convention attendees a 10 percent discount on "everyday unrestricted fares" and a 5 percent discount on the lower restricted fares. To take advantage of the discounts, reservations must be made by calling Southwest Airlines Group Desk at 1-800-433-5368, Mondays through Fridays, between 8:00 a.m. and 5:00 p.m. Callers must provide the special TJCTA identifier code "**M1896**." Call no later than Feb. 13, 1996.

Seats at various fares are subject to availability at the time reservations are made, so reservations should be made well in advance of planned travel dates.

The special fares are offered between Feb. 18-28, 1996, and are available for round trip travel between Houston and any city served by Southwest Airlines.

TEXAS JUNIOR COLLEGE TEACHERS ASSOCIATION
49th Annual Convention
Hyatt Regency Hotel — Houston, Texas — February 22-24, 1996

HOTEL RESERVATION FORM

Please check hotel preference. Make reservation directly with preferred hotel.

☐ Hyatt Regency Hotel		☐ Doubletree Hotel	
MAIL TO	*1200 Louisiana Street Houston, Texas 77002*	*MAIL TO*	*400 Dallas Street Houston, Texas 77002*
OR PHONE	*(713) 654-1234*	*OR PHONE*	*(800) 772-766*
OR FAX	*(713) 951-0934*	*OR FAX*	*(713) 752-2734*

RESERVATION CUT-OFF DATE: January 23, 1996

Please reserve _____ room(s) of the type(s) checked below: ***(Room type subject to availability)***

Check accommodations desired:	*Hyatt Regency Rates*	*Doubletree Rates*
_____ Single Room (1 person)	$ 87	$ 87
_____ Double Room (2 persons)	$ 97	$ 97
_____ Triple Room (3 persons)	$110	$110
_____ Quad Room (4 persons)	$120	$120

Hyatt Regency parking is complimentary; Doubletree parking rate is $6 per day.

Arrival Date: Feb. ____, 1996 Arrival Time: *______ __.m. Departure Date: Feb. ____, 1996

(Hyatt Regency and Doubletree check-in time is 3:00 p.m.; check-out time is 12:00 Noon.)

**Reservations will not be held after 6:00 p.m., unless arrival is guaranteed by major credit card or advance payment of first night's lodging.* Guaranteed reservations not cancelled by 6:00 p.m. two days before arrival will be subject to deposit forfeiture or first night's charge to credit card.

☐ *Arrival will be after 6 p.m. Hold room on a guaranteed basis with the following credit card:*

Credit Card ______________________ *Number* ______________________ *Expiration Date* ______________

Signature ______________________________

IMPORTANT INFORMATION: The Hyatt Regency and Doubletree hotels are unable to grant direct billing for room or incidental accounts. The hotels accept all major credit cards. In the absence of an approved credit card, the hotels request payment by cash or traveler's checks. Credit information will be required at time of check-in. The hotels will not accept payment by personal or institutional check unless definite arrangements are made with the Credit Department at time of check-in.

Confirm reservations to: Name ______________________________ Phone A/C _____ - ______________

School or Company Name ____

Address ______________________ City ______________________ State ________ ZIP ________

ROOM(S) WILL BE OCCUPIED BY:

NAME *(please print)*	ADDRESS	CITY / STATE / ZIP

TJCTA OFFICER CANDIDATES ANNOUNCED FOR 1996-97

Anna R. Holston
Central Texas College
Candidate
for President-Elect

Patsy W. Goss
San Jacinto College–Central
Candidate
for Vice President

Deann Merchant
Amarillo College
Candidate
for Secretary

Ronald D. Presley
South Plains College
Candidate
for Secretary

Richard L. Elam
Hill College
Candidate
for Treasurer

Mark E. Workman
Frank Phillips College
Candidate
for Treasurer

Marilyn J. Lancaster, Western Texas College, chairperson of the TJCTA Nominating Committee, has released names of candidates for state office for 1996-97. The committee met in Dallas on Nov. 4, and selected the slate of candidates.

Anna R. Holston was nominated for president-elect. Mrs. Holston has been an English instructor at Central Texas College since 1988.

Patsy W. Goss was nominated for vice president. Ms. Goss has been an instructor of history at San Jacinto College–Central Campus for 28 years.

Nominated for the office of secretary were Deann C. Merchant and Ronald D. Presley. Dr. Merchant has been a member of the faculty at Amarillo College for 20 years, where she teaches psychology. Mr. Presley has been on the faculty of South Plains College for the past five years, where he teaches agribusiness.

Nominees for the office of treasurer are Richard L. Elam and Mark E. Workman. Dr. Elam has been on the government faculty at Hill College for 15 years. Mr. Workman has taught computer information systems at Frank Phillips College for 14 years.

Detailed background information on each of the nominees and platform statements from the candidates will appear in the convention issue of the *Messenger*.

The election will be conducted during the annual convention, Feb. 23. Officers' terms will begin April 1, 1996, and end March 31, 1997. Absentee voting will begin in late January, under arrangements outlined below.

Under provisions of the TJCTA Bylaws, candidates could have been nominated by petitions. According to Mrs. Lancaster, no petition was filed by the Dec. 1 deadline. The Bylaws also provide that candidates may be nominated from the floor during the general session of the TJCTA convention, scheduled to begin at 7:30 p.m., Thursday, Feb. 22.

PROCEDURES FOR ABSENTEE VOTING

TJCTA members who wish to do so may express their preferences for 1996-97 officer candidates by casting absentee ballots. The Constitution provides for "no excuse" absentee voting by professional members.

In order to vote absentee, a member must complete the Request for Absentee Ballot below (or a reasonable facsimile thereof) and send it to the TJCTA State Office in Austin. After verifying eligibility for voting, the State Office will send the member an official ballot, which must be returned in the carrier envelope provided for that purpose "at least three days immediately preceding the opening session of the general convention." Absentee ballots received after that deadline may not be counted.

Measures will be taken to assure that a member who votes by absentee ballot does not receive another ballot if he or she later finds it possible to attend the convention.

TEXAS JUNIOR COLLEGE TEACHERS ASSOCIATION
REQUEST FOR ABSENTEE BALLOT

TJCTA Bylaws, Article III, Section 2: ***"Any professional member may cast a ballot by mail... Any professional member who properly completes the request form and sends it to the State Office shall be provided an official ballot..."***

Pursuant to the Bylaws of the Texas Junior College Teachers Association, I hereby request that I be provided with an Official Ballot for use in electing officers for 1996-97.

Member's Signature ______________________________

PRINT Name ______________________________

College ______________________________

MAIL THIS FORM TO THE STATE OFFICE: TJCTA, Barton Oaks Plaza I, Suite 410, 901 MoPac Expressway South, Austin, Texas 78746. Or form may be sent by fax to Area Code 512, 328-1086. **REQUEST MUST BE RECEIVED NO LATER THAN FEBRUARY 12, 1996.** Under no circumstances may a ballot be sent to a member whose request is received after the deadline date. Absentee ballots will be mailed from the State Office beginning in late January, and the marked ballots must be returned to the State Office no later than February 20, 1996. **NO EXCEPTIONS TO THE DEADLINES STATED ABOVE MAY BE PERMITTED.**

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TJCTA

Messenger

Convention Issue January 1996

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Toll-Free 1-800-288-6850 In Austin (512) 328-2044 Fax (512) 328-1086

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PATRICIA A. SMITH
President

RICHARD MOORE
Associate Executive Director

CHARLES BURNSIDE
Executive Director

1995-96 EXECUTIVE COMMITTEE

PATRICIA A. SMITH
President
Temple Junior College
Temple, Texas 76504
(817) 773-9961, Ext. 314
E-Mail: pat.smith@templejc.edu

GLENDA H. EASTER
President-Elect
Bill J. Priest Institute
Dallas, Texas 75215
(214) 565-5782

ANNA R. HOLSTON
Vice President
Central Texas College
Killeen, Texas 76540
(817) 526-1674

PATSY W. GOSS
Secretary
San Jacinto College–Central Campus
Pasadena, Texas 77501
(713) 478-2712

DEANN C. MERCHANT
Treasurer
Amarillo College
Amarillo, Texas 79178
(806) 371-5184

SCOTT A. NELSON
Immediate Past President
Kingwood College
Kingwood, Texas 77339
(713) 359-1671

COMMITTEE CHAIRPERSONS

DANITA McANALLY
Professional Development Committee
Amarillo College
Amarillo, Texas 79178
(806) 371-5273

WILLIAM M. RUTHERFORD
Legislative Committee
Odessa College
Odessa, Texas 79764
(915) 335-6540

MARK E. WORKMAN
Membership Services Committee
Frank Phillips College
Borger, Texas 79008
(806) 274-5311, Ext. 56

MARILYN J. LANCASTER
Nominating Committee
Western Texas College
Snyder, Texas 79549
(915) 573-8511, Ext. 266

ELLEN H. BRENNAN
Membership Committee
San Antonio College
San Antonio, Texas 78212
(512) 733-2696

RONALD D. PRESLEY
Resolutions Committee
South Plains College
Levelland, Texas 79336
(806) 894-9611, Ext. 328

RICHARD L. ELAM
Auditing Committee
Hill College–Cleburne Center
Cleburne, Texas 76031
(817) 556-0096, Ext. 28

BRIAN K. DILLE
Convention Committee
Odessa College
Odessa, Texas 79764
(915) 335-6592

RICHARD E. LANCASTER
Publications Committee
Western Texas College
Snyder, Texas 79549
(915) 573-8511, Ext. 289

HAL LEE WARD
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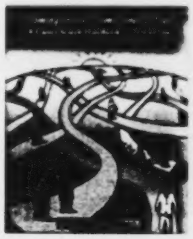

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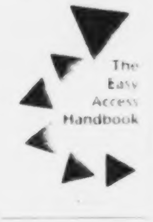

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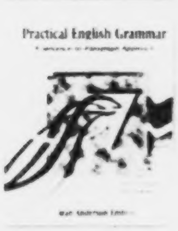

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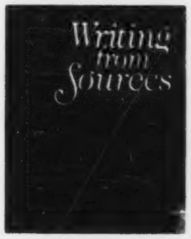

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President's Message

What will you be doing five years from now? It's hard to imagine that in only five years we will see the dawn of a new millennium! The year 2001…the mere thought provokes visions and expectations of what may come to be. And the reality of the changes we face at the end of the 20th century demands broad and courageous vision. "Where there is no vision, the people perish." (Proverbs 29:18)

As educators, ever entrusted with those who would build the future, we have a particular responsibility to ponder what might be, to articulate a vision of what is possible and desirable, and to lay the foundations for a better world. For our students inherit from us not only our technological advances, but our values as well. Those who would shape the future require both the skill to manipulate the dazzling tools at their disposal and the wisdom to deploy those tools to just and beneficial ends.

The idea of a new millennium conjures up many exciting visions in my mind. I can imagine new and exciting developments in computer technology… evolution of the World Wide Web into something different than we see today…wonderful breakthroughs in medical science…commonplace space travel…innovations in teaching and learning…a world of new information to be shared with eager minds.

But our eagerness to embrace technology has an end beyond technology—it is not merely a fetish, a desire for the latest gadget. Our dreams for the future are based on those things we value most. We in community colleges value opportunity…excellence…access…and team effort. And as we provide our students with the skills they need—to read, write, and compute; to use the technology of today and create the technology of the future—we also instill the values of hard work, equality, citizenship, and responsibility.

TJCTA understands the values that make community colleges great. Presidents of this organization consistently have spoken—and written—of the need to provide educational opportunities to a variety of student populations. Our convention in February is an opportunity to equip teachers with the tools they need to educate and develop, motivate and inspire an entire generation of students. When TJCTA representatives speak before the Legislature on behalf of two-year college teachers, they are advancing the vision of access and excellence in Texas higher education.

TJCTA is prepared to move into the 21st century. With its own site on the World Wide Web (scheduled to be operational this summer) providing timely information to members and linking them directly to other important Web sites, TJCTA will be using the latest communications technology to better serve its members. Your professional organization is pressing technology into the service of a vision. We are using the Internet and up-to-date computer equipment effectively to advance the cause of higher education in Texas.

I look forward to seeing each of you in Houston this year, where we will gather to dream dreams, explore possibilities, and share the vision.

For I dipped into the future, far as the eye could see,
Saw the vision of the world, and all the wonder that would be.

—Alfred, Lord Tennyson

Pat Smith

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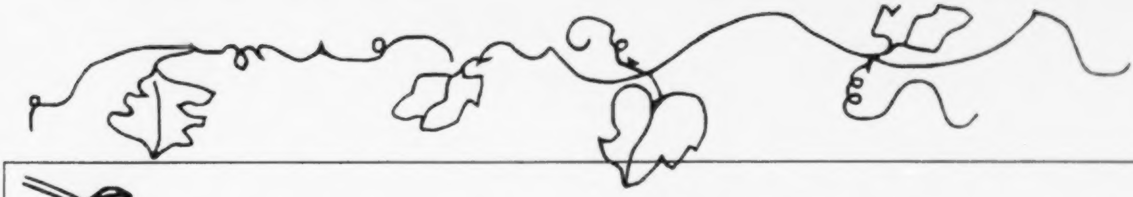

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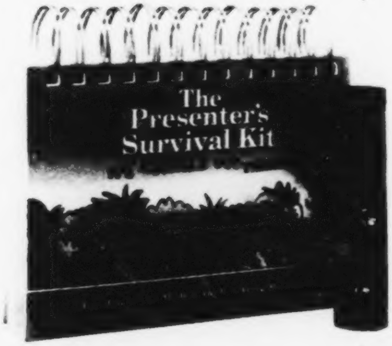

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CANDIDATES FOR STATE OFFICE, 1996-97

Officers of the Texas Junior College Teachers Association for 1996-97 will be elected during the balloting to be conducted at the convention on Friday, February 23, 1996. According to Hal L. Ward, Temple Junior College, chairperson of the TJCTA Election Committee, voting will be conducted in the Imperial Ballroom foyer of the Hyatt Regency hotel in Houston. Polls will be open from 8:00 a.m. to 5:00 p.m.

Candidates for each office were named by the TJCTA Nominating Committee last November. The Dec. 1 deadline for "nominations-by-petition" passed with no petition being filed, according to Marilyn Lancaster, Western Texas College, chairperson of the Nominating Committee. Provision is made in the TJCTA Bylaws, however, for candidates to be nominated from the floor during the general session.

The Nominating Committee report will be presented at the general session, Thursday, February 22, at which time floor nominations will be in order.

Only *professional* members are eligible to vote in the election. Voting privileges are not extended to associate, student, and unaffiliated members under the Bylaws. Provisions for absentee voting are outlined on page 19.

Pertinent background information about the nominees appears on these pages. Platform statements are direct, unedited quotes from the candidates.

CANDIDATE FOR PRESIDENT-ELECT

Anna R. Holston

Central Texas College

Educational Background: Paine College (BA, 1964); Pepperdine University (MA, 1978); Baylor University (MA, 1990).

Professional Experience: Fayetteville Technical Institute (1973-75); Teacher Education Training, Fayetteville State University (1974-75); Educational Administration Training, New Mexico State University (1978-80); Army Education Center (1977-80); Killeen Independent School District (1980-83); English Instructor, McLennan Community College (1986-88); English Instructor, Central Texas College (1983-85, 1988-present).

Leadership Experience: TJCTA State Vice President (1995-96); TJCTA State Secretary (1994-95); TJCTA State Treasurer (1993-94); TJCTA Membership Services Committee (Chairperson, 1992-93; 1991-92; 1990-91); TJCTA Resolutions Committee (1989-90); TJCTA Auditing Committee (1988-89); *Ad Hoc* Advisory Committee for TASP (1994); CTC Task Force for Finance and Resources Development (1991); CTC Self- Study Steering Committee, Chairperson for Educational Support Services Committee (1992); Texas Council of Teachers of English (Program Chair, 1989; President, Region XII/XIII, 1990); SRCE Conference Recorder and Facilitator (1991); CTC Workforce Development Committee.

Additional Information: Central Texas College Academic Educator of the Year (1990); CTC Piper Professor Nominee (1991); CTC Professional Development Award (1993); Member, Southwest Regional Conference on English in the Two-Year College; Member, Texas Conference of Teachers of English; Member, Conference of College Teachers of English; Member, Who's Who in American Education; Golden Life Member, Delta Sigma Theta Sorority, Inc.

PLATFORM STATEMENT

TJCTA is the most reasoned, seasoned, respected champion of community college education, safeguarding and improving our financial future as well as enhancing our intellectual development. I ask for the opportunity once again to dedicate my enthusiasm and experience to:

- advocate effective faculty participation in developing a vision for the future of higher education
- energize the spirit and swell the ranks of our membership
- encourage faculty involvement in instructional issues, faculty rights, grading integrity, and financial priorities
- discourage the escalating use of adjunct faculty
- vitalize our lobbying efforts in Austin to protect and enlarge funding, retirement and health benefits, and academic autonomy.

—PATSY W. GOSS

CANDIDATE FOR VICE PRESIDENT

Patsy W. Goss

San Jacinto College-
Central Campus

Educational Background: Texas Christian University (BS, 1962); University of Texas at Austin (MA, 1966); Doctoral studies, University of Houston (1968-72); Postgraduate studies, University of Houston–Clear Lake (1976-80).

Professional Experience: San Jacinto College–Central Campus (History Department Chair, 1990-91; Director of Student Activities, 1990-92; History Instructor, 1966-present).

Leadership Experience: TJCTA State Secretary (1995-96); TJCTA State Treasurer (1994-95); Chairperson, TJCTA Membership Committee (1970-71; 1993-94); TJCTA Membership Services Committee (1990-93); TJCTA Social Committee (1988-90); TJCTA Campus Representative (1988-95); TJCTA History Section Chairperson (1993-94); San Jacinto College (Chair, Lyceum Committee, 1986-92; Planning & Evaluation Self Study Committee, 1988-89; District Planning Committee on Student Services, 1989-91; Speakers Bureau, 1979-89); Campus Trainer, Writing Across the Curriculum (1986-89); Minority Action Committee (1991-92).

Additional Information: Outstanding PTK Sponsor in Texas and United States (1984); Nominated for Piper Award for Teaching Excellence (1970, 1980, 1990); San Jacinto College Teacher of the Year (1970, 1990); Board of Directors, San Jacinto River Association; Board of Directors, Rio Villa Civic Association Community Advisory Panel for Lyondell and Arco Chemical Companies.

PLATFORM STATEMENT

The approaching 21st century promises numerous challenges to education. Successful educational services created by fiscally effective policies and innovative, professional faculties will be the demand from college districts throughout the nation. TJCTA's political leadership must continue to address these challenges. My re-election to the Executive Committee will help to ensure the Association's active involvement in legislative matters that concern our membership. I will continue to promote strong membership in our unique organization throughout Texas. Finally, I will devote my time and energy to assist TJCTA in accomplishing its objectives through vibrant, professional, and experienced leadership.

—ANNA R. HOLSTON

PLATFORM STATEMENTS

TJCTA remains the only truly effective voice addressing the needs of community college educators and institutions within Texas. As Treasurer and as a member of the Executive Committee I will continue to promote those interests while working for improved benefits, enhanced communication with state government officials and agencies, and strengthened ties between community college educators and TJCTA.

Communicating the importance of community colleges for the future of Texas has always been a major goal of TJCTA. I will continue that tradition.

—RICHARD L. ELAM

TJCTA is the guardian of community college educators' interests; therefore, we must ensure that the organization is actively supported by faculty across the state. Educators must focus their many voices through TJCTA to guarantee that holders of the political purse strings will listen.

If elected I will strive to:

- expand faculty benefits;
- protect faculty retirement plans;
- improve administration/faculty dialogue to eliminate unproductive activities;
- ensure a suitable instructional environment for faculty and students;
- increase awareness of TJCTA benefits to faculty;
- effectively communicate community college perspectives and concerns to legislators.

—MARK E. WORKMAN

CANDIDATES FOR SECRETARY

Deann C. Merchant
Amarillo College

Ronald D. Presley
South Plains College

Educational Background West Texas State University (BS, 1971; MS, 1973); Texas Woman's University (PhD, 1984); University of California and Texas Tech University (additional graduate work, 1986).

Professional Experience West Texas State University (Psychology Instructor, 1973; Sociology Instructor, 1973); Professor of Psychology, Amarillo College (1975-present); Licensed Professional Counselor, (1983-present).

Leadership Experience TJCTA State Treasurer (1995-96); TJCTA Membership Committee (Chairperson, 1990-91, 1991-92; Vice Chairperson, 1989-90); TJCTA Social Committee (Chairperson, 1984-85; Vice Chairperson, 1983-84); TJCTA Nominating Committee (1992-93); TJCTA Election Committee (1993-94); Resolutions Committee (1986-87, 1994-95); Chairperson, TJCTA Psychology Section (1992-93; 1993-94); Amarillo College Faculty Development Steering Committee (1993-94, 1994-95, 1995-96); Chairperson, Faculty Development Workshop Committee (1993-94; 1994-95); John F. Meade Faculty Excellence Award Committee (1993-94); Academic Affairs (1991).

Additional Information John F. Meade Faculty Excellence Award (1993); Women's Forum Distinguished Service Award Nominee (1993); Piper Professor Nominee (1992); Founder, Deann C. Merchant Scholarship for Behavioral Sciences, Amarillo College (1993); Bi-City/County Board of Health Member, Amarillo (1985-92); Steering Committee Member for Bonnie Schomp, State Representative Candidate (1992); Trainer for St. Anthony Hospital's Hospice employees (1992); Higher Education Consortium (1994).

Educational Background South Plains College (Associate of Science, 1978); Texas Tech University (Bachelor of Science, 1980; Master of Education, 1990).

Professional Experience Emergency Loan Supervisor, Farmers Home Administration, US Department of Agriculture (1980-82); Assistant Vice President, First National Bank of Seminole, Texas (1982-84); Vice President, Security State Bank and Trust, Ralls, Texas (1984-86); Associate Director, National Grain Sorghum Producers Association, Abernathy, Texas (1986-88); Assistant Professor, Agribusiness, South Plains College (1989-present).

Leadership Experience TJCTA Campus Representative (1992-present); TJCTA Agriculture Section (Chair, 1992, 1993; Secretary, 1994); Chair, South Plains College Student Assistance Center Committee (1993-94); Chair, South Plains College, Smallwood Scholars Committee (1992); South Plains College Technical Vocational Quality Management Committee (1993-94); South Plains College Relations Committee (1989-91); Advisory Board, Texas Agricultural Loan Mediation Program, Lubbock (1989-present).

Additional Information: Member, TJCTA (1989-present); Hockley County Democratic Chair (1992-present); Hockley County Family Outreach Board of Directors (1990-present).

PLATFORM STATEMENTS

The professional challenges of moving community college education into the 21st century are enormous. Experienced leadership is crucial! As a prospective member of the Executive Committee, I offer:

Experience!

Treasurer of TJCTA plus fifteen years of leadership experience serving as chairperson on numerous state committees.

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Twenty years pursuing excellence in the community college classroom plus recipient of Amarillo College's two highest teaching awards.

Energy and Enthusiasm!

Sincere desire to return to TJCTA and our membership something of what this dynamic organization has given me. Dedication to serving Texas faculty, communicating their needs to the Legislature and appropriate agencies.

—DEANN C. MERCHANT

TJCTA has consistently represented members in a positive and appropriate manner. As the future brings new challenges, we must work to carry on this strong tradition of representation. Networks of cooperation must be continuously built and maintained between the association, administrations, the Legislature, and the Coordinating Board. While programs and personnel are diversified across the state, clearly defined goals and objectives must be created with the individual faculty member in mind. I am a proactive leader, working to formulate goals and priorities from within the membership.

—RONALD D. PRESLEY

CANDIDATES FOR TREASURER

Richard L. Elam
Hill College

Mark E. Workman
Frank Phillips College

Educational Background: Bee County College (AA, 1971); Baylor University (BA, 1973; MA, 1975); University of North Texas (PhD, 1993); San Jacinto College and The University of Houston (additional studies).

Professional Experience: Part-time Instructor, Bee County College (1975); Part-time Instructor, San Jacinto College (1976); Instructor, Spring Branch ISD (1977-79); Instructor of History/Government, Hill College (1979-present).

Leadership Experience: TJCTA Legislative Committee (1991-95); TJCTA Auditing Committee (1990; Chair 1996); TJCTA Government Section Chairperson (1995); Hill College Faculty Association (President, 1990-92; Vice President, 1988-90; Secretary/Treasurer, 1987); Hill College Evaluation of Instruction Committee (1979-90); Academic Freedom, Responsibility and Tenure Committee (1990-92); Curriculum Committee (1990-95); Learning Resources Center Committee (1990-present); Study Committee on Teaching Load, Class Size, and Working Hours (1988-89); Personnel Development Committee, Goal Achievement Task Force (1982); Steering Committee, SACS (1988-90); Student Development Committee, Institutional Planning (1993-98).

Additional Information: Cleburne Public Library Board (1980-89, 93-95); Outstanding Achievement Award, Southern Historical Association, Texas State Historical Association, Brazos River Council for Social Studies (1993);several historical publications.

Educational Background: West Texas State University (B.S., 1975; M.S., 1977); University of Central Oklahoma and Texas A&M University (graduate study); Texas Tech University (postgraduate study).

Professional Experience: Instructor of Computer Information Systems, Frank Phillips College (1981-89); Director of Computer Information Systems, Frank Phillips College (1989-present); Executive Director, Higher Education Consortium of Texas, Oklahoma, and Kansas (1993-present).

Leadership Experience: TJCTA Membership Services Committee (1993-96; Vice Chair 1994-95; Chairperson 1995-96); TJCTA Data Processing Section (Chairperson 1993-94; Vice Chairperson 1992-93); TJCTA Election Committee (1992-93); TJCTA Resolutions Committee (1991-92); TJCTA Deans, Directors, and Division Chairs of CIS, Office Occupations, and Related Fields Section (Co-Chair, 1990-91); Texas Higher Education Coordinating Board Educational Technology Standards Committee (1995-present); Frank Phillips College Faculty Association (President 1995-96; Vice President 1993-94); Chair of FPC Self Study Committee on Institutional Effectiveness (1988-89); FPC Academic Standards Committee (1988-90); Chair of FPC Computer Planning Committee (1985-87); Member of Task Force for Texas Higher Education Coordinating Board on Institution and Program Evaluation (1988-89).

Additional Information: Member TJCTA (1981-present); Founder and Executive Director, Higher Education Consortium of Texas, Oklahoma, and Kansas; Member, FPC Advisory Council; Member, Association for Computing Machinery; Recipient of Frank Phillips College Faculty Development Award (Member 1993; National Convention Presentor 1996); Author of two books in computer information systems.

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RESOLUTIONS COMMITTEE INVITES SUGGESTIONS

The TJCTA Resolutions Committee invites individual members and campus faculty organizations to submit suggestions for proposed resolutions to be submitted at the 1996 convention in Houston.

Suggestions should be received by Feb. 1, 1996, so that the Resolutions Committee can give ample consideration to the proposals prior to the annual convention. In the meeting of the Resolutions Committee set for Feb. 22, 1996, priority consideration will be given to proposals submitted in advance of the meeting.

Proposed resolutions should be sent to:

Ronald D. Presley, Chairperson
TJCTA Resolutions Committee
South Plains College
1401 College Avenue
Levelland, Texas 79336

Other members of the committee are Henry Castillo, vice chairperson, Temple Junior College; David F. Allen, San Antonio College; Matthew W. Coulter, Collin County Community College–Spring Creek Campus; Michael D. Hummel, The Victoria College; Kamal Maheshwari, Galveston College; Phyllis P. Sisson, Central Texas College; Ernest Spikes, Jr., St. Philip's College; and Teresa K. York, Kilgore College.

NOTICE OF PROPOSED AMENDMENT TO TJCTA CONSTITUTION AND BYLAWS

As required by the TJCTA Constitution, notice is hereby given that an amendment to the organization's Constitution and Bylaws has been duly proposed. Following is the text of the proposed amendment:

> In Article I, Section 1, and all other places in the Constitution and Bylaws where the name of the organization appears, strike the word *Junior* and insert in lieu thereof the word *Community*. In all places where the organization is referred to by the letters *TJCTA*, change *TJCTA* to *TCCTA*.

If adopted, the amendment would have the effect of changing the name of the organization to the Texas Community College Teachers Association. Under provisions of the Constitution, the proposed amendment was presented for discussion at the 1995 convention in Dallas during the general session. A vote on adoption of the amendment will occur during the forthcoming convention in Houston, Feb. 22-24. A two-thirds vote is required for approval.

PROCEDURES FOR ABSENTEE VOTING

TJCTA members who wish to do so may express their preferences for 1995-96 officer candidates by casting absentee ballots. This year's ballots also will include the issue of a proposed amendment to the Association's Constitution and Bylaws providing for a change in the name of the organization to the Texas Community College Teachers Association.

The Constitution provides for "no excuse" absentee voting by professional members. In order to vote absentee, a member must complete the Request for Absentee Ballot below (or a reasonable facsimile thereof) and send it to the TJCTA State Office in Austin. After verifying eligibility for voting, the State Office will send the member an official ballot, which must be returned in the carrier envelope provided for that purpose "at least three days immediately preceding the opening session of the general convention." Absentee ballots received after that deadline may not be counted.

Measures will be taken to assure that a member who votes by absentee ballot does not receive another ballot if he or she later finds it possible to attend the convention.

TEXAS JUNIOR COLLEGE TEACHERS ASSOCIATION
REQUEST FOR ABSENTEE BALLOT

TJCTA Bylaws, Article III, Section 2: ***"Any professional member may cast a ballot by mail... Any professional member who properly completes the request form and sends it to the State Office shall be provided an official ballot..."***

Pursuant to the Bylaws of the Texas Junior College Teachers Association, I hereby request that I be provided with an Official Ballot for use in electing officers for 1996-97.

Member's Signature ______________________

PRINT Name ______________________

College ______________________

MAIL THIS FORM TO THE STATE OFFICE: TJCTA, Barton Oaks Plaza I, Suite 410, 901 MoPac Expressway South, Austin, Texas 78746. Or form may be sent by fax to Area Code 512, 328-1086. **REQUEST MUST BE RECEIVED NO LATER THAN FEBRUARY 12, 1996.** Under no circumstances may a ballot be sent to a member whose request is received after the deadline date. Absentee ballots will be mailed from the State Office beginning in late January, and the marked ballots must be returned to the State Office no later than February 20, 1996. **NO EXCEPTIONS TO THE DEADLINES STATED ABOVE MAY BE PERMITTED.**

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CONVENTION GENERAL SESSION PLANNED

The opening session of the 49th annual TJCTA convention will be a banquet meeting open to all association members and invited guests. Scheduled to begin at 7:30 p.m., Thursday, Feb. 22, the event will be held in the Imperial Ballroom of the convention headquarters hotel, the Hyatt Regency hotel, in Houston.

Preceding the meal will be an informal reception from 6:30 to 7:30. The reception will provide members a chance to renew acquaintances from around the state and to meet candidates for state offices in the association.

Noted author Richard Rodriguez will be the session's keynote speaker. Mr. Rodriguez is a contributing editor for the Los Angeles *Times*, *Harper's Magazine*, and *U.S. News & World Report*. He is also associate editor for *Pacific News Service* in San Francisco. He is a regular essayist on the *News Hour With Jim Lehrer* and was a presenter and writer for the program "Frontiers," produced by the British Broadcasting Corporation.

Richard Rodriguez

His books include *Hunger of Memory: The Education of Richard Rodriguez* (Godine-Bantam, 1982) and *Days of Obligation: An Argument With My Mexican Father* (Viking-Penguin, 1992).

Mr. Rodriguez offers his unique perspective on important issues affecting higher education, adding his voice to the current discussion regarding cultural diversity. In *Hunger of Memory*, he offers a penetrating critique of affirmative action and bilingual education programs, relating those policies to more personal accounts of his experiences growing up Hispanic and Catholic, the son of Mexican immigrants, in California during the late 1960s.

In his professional career, Mr. Rodriguez has combined his uncommon writing gifts with rare insights to address issues of public concern, as well as his own spiritual life. By questioning conventional notions about race relations, his views challenge his audiences to rethink old assumptions and find new ways to understand and relate to students and colleagues.

Tickets for the banquet will be sold for $25 and ***must be purchased in advance.*** Banquet tickets will *not* be available at the door. Tickets may be ordered by mail, using the form on this page. Ticket orders must be received in the TJCTA state office by Feb. 16 to allow ample time for processing. Tickets may be mailed or may be held at the convention registration desk.

The agenda for the general session will include several items of business, introduction of state office candidates, and a number of committee reports. Jenny Lamance, Tyler Junior College, state president of the Phi Theta Kappa honor society, will address the convention.

For those unable to attend the banquet but who wish to hear Mr. Rodriguez's address, seating will be available in the Hyatt's Imperial Ballroom at 8:00 p.m.

REQUEST FOR BANQUET TICKETS

Please send __________ ticket(s) at $25 each for the TJCTA banquet scheduled for 7:30 p.m., Thursday, March 2, 1995, at the Loews Anatole hotel in Dallas.

My check in the amount of $__________, payable to TJCTA, is enclosed.

I understand that full refunds will be made if reservations are cancelled before 12:00 Noon, Tuesday, February 28, and that **no refund will be made for reservations cancelled after that time**. (Banquet tickets *are* transferrable.)

☐ Hold ticket(s) to be picked up at the convention registration desk under my name.

☐ Mail ticket(s) to me at the address shown below.

Name ________________________________

Address ________________________________

____

NOTE: TICKET ORDERS SHOULD BE RECEIVED IN STATE OFFICE BY FEB. 24 TO ALLOW TIME FOR PROCESSING. MAIL TO: TJCTA, Barton Oaks Plaza, Building I, Suite 410, 901 MoPac Expressway South, Austin, Texas 78746-5747.

PROMINENT EDUCATOR TO ADDRESS PROFESSIONAL DEVELOPMENT SEMINAR

Herbert I. Gross will be the featured speaker at the Professional Development Seminars, to be held in the west section of the Hyatt Regency's Imperial Ballroom, Friday, Feb. 23, at 8:00 a.m. and 1:00 p.m. Mr. Gross is professor of mathematics at Bunker Hill Community College in Massachusetts and senior lecturer at the Massachusetts Center for Advanced Engineering Study. He graduated *magna cum laude* with the bachelor's degree in mathematics from Brandeis University. A prolific writer, he is author of *Mathematics: A Chronicle of Human Endeavor, Calculus Revisited, Algebra By Example*, and *Gateways to Mathematics*.

The morning presentation is entitled "The Teacher As Coach: Bridging the Gap between Access and Equal Opportunity." The non-traditional student of the 1960s and '70s, Mr. Gross notes, is the traditional student today. Whereas a generation ago students were fairly well-equipped for college work—because, predominantly, those students who attended college were prepared already to succeed in academics—students in the 1990s come to college from many backgrounds, with various levels of preparation, and with a diversity of goals. An important reason for this is the fact that jobs that previously required a high school education now require an associate degree or some other post-secondary education. Because of the influx of non-traditional students, today's college teacher must develop new teaching strategies which more effectively communicate both course material and the teacher's desire that the student succeed. Access, Mr. Gross believes, is no longer synonymous with equal opportunity; thus, the role of the teacher as coach is crucial to the success of the community college mission.

Herbert I. Gross

This seminar will focus on how to make the subject matter relevant to the needs of students; how to construct a delivery system of education which allows students less well-equipped for college work to succeed without impeding the progress of more advanced students; and how to provide an effective support system which motivates students to persevere.

At the 1:00 p.m. session, Mr. Gross will discuss "Putting the Heart Before the Course." In his remarks Mr. Gross will expand on his discussion of the mission of community colleges. He will address a dichotomy he believes has been allowed to emerge between teaching as the transmission of subject matter and teaching as the instilling of human values. Mr. Gross contends that if the content of a course and human values are taught concomitantly in the curriculum, each emerges more powerfully than if either had been taught to the exclusion of the other. In his remarks, he will use basic mathematics to illustrate three attributes which chronicle the development of civilization. He will offer the utility, the predictive power, and the beauty of that discipline to reveal abiding human values. The values, Mr. Gross contends, provide depth and significance to the course material; and the subject of mathematics provides rigor and content to the more general values. "There are people who 'compose' mathematics," Mr. Gross writes, "for the same reason there are people who compose music; not to build better weapons but because the subject has a beauty to it."

Plans for the Professional Development Seminar were arranged by the TJCTA Professional Development Committee, chaired by Danita McAnally, Amarillo College.

SEMINAR TOPICS ANNOUNCED

Mark E. Workman, Frank Phillips College, chairperson of the TJCTA Membership Services Committee, has announced programs to be sponsored at the 1996 TJCTA convention in Houston.

Financial Planning Seminar

Always a well-attended event, the Financial Planning Seminar offers important information and helpful advice to members seeking ways to plan their financial futures. The seminar will be offered at 8:00 a.m., Friday, Feb. 23, in the Magnolia Room of the Hyatt Regency hotel; the presentation will be repeated at 1:00 p.m., the same day. This year's program will be led by Byron Johnson, who owns a general insurance agency representing Farmers Insurance Group. His topic is entitled "Informative News in Insurance." Mr. Johnson will discuss current trends in homeowner's insurance and life insurance. He will also explain the differences between various types of life insurance and consider the advantages and disadvantages of each. In addition, he will compare certificates of deposits to annuities and to life insurance to explore their merits and appropriate uses.

Retirement Seminar

David Schmedel will lead the Retirement Seminar in a discussion on tax and investment questions after retirement. Mr. Schmedel's presentation will include a panel of four TJCTA members who are near retirement. Each panel member will share concerns about retirement, particularly as they relate to tax and investment issues. Mr. Schmedel will address these concerns in his talk.

David Schmedel

Mr. Schmedel received the bachelor's and master's degrees from the University of Missouri. He is the John F. Mead Professor of Accounting at Amarillo College, where he has taught since 1960.

The Retirement Seminar will be offered at 2:45 p.m. Friday, Feb. 23, in Arboretum III, of the Hyatt Regency hotel in Houston.

Wellness Seminar

Scheduled for Friday, Feb. 23, at 2:45 p.m. in the Magnolia Room of the Hyatt Regency hotel, the Wellness Seminar will feature Craig Clifton, director of the Carter Fitness Center at Amarillo College and coordinator of the physical education department. His presentation is entitled "Re-innovations in College Wellness: A Look at Fitness Center Renovation and New Programs at Amarillo College." In his address, Mr. Clifton will describe the transformation of an outdated gymnasium at Amarillo College into a state-of-the-art fitness center. Also, he will discuss innovations in fitness classes, scheduling, and faculty and staff wellness programs.

Mr. Clifton received the bachelor of science degree in math and physical education and the master of science degree in health, physical education and recreation from West Texas State University. He was the wellness coordinator at that institution for three years. He is certified by the Kenneth Cooper Dallas Aerobics Center as a group exercise leader and is an American Red Cross community cardio-pulmonary resuscitation instructor.

GROUND TRANSPORTATION PROVIDED FROM AIRPORTS TO CONVENTION HOTEL

Members who travel to Houston by plane will find convenient ground transportation from the airports directly to the convention headquarters hotel. Regular service is provided by Airport Express from early morning until late night from both Houston airports. Return service (from the hotel back to the airports) is also provided.

For those arriving at Hobby Airport, the vans run frequently from 7:30 a.m. to 11:00 p.m. Fare is $10.50 per person each way, or $17.00 round trip.

From Houston's Intercontinental Airport, bus service is provided from 7:15 a.m. to 11:15 p.m. Fare is $15.75 per person each way, or $27.00 round trip.

Vans will bring passengers to the downtown airport terminal, conveniently located immediately outside the Hyatt Regency hotel, on the Polk Street side.

PROGRAM TO FEATURE "START TREK" PROJECT

Delwin J. Long

Victor White

Mary McDermott-Jackson

Kathie Hilton

Mimi Thompson

Cecelia Thomas

In 1992, approximately 300 eighth grade students from Deer Park Junior High School in Pasadena attended specially designed programs in computer-intensive courses at San Jacinto College. "Project Start Trek" began with the goal to introduce teen-age students to the college environment and expose them to academic and career options available to students after high school.

Delwin Long, director of admissions at the San Jacinto College District, will participate on a panel to discuss this program Friday, Feb. 23, at 1:00 p.m. Also on the panel will be Victor White, principal at Deer Park Junior High School; Mary McDermott-Jackson, principal at Lomax Junior High School; Kathie Hilton, counselor at C.E. King Middle School; Cecelia Thomas, assistant principal at Southmore Intermediate School; and Mimi Thompson, counselor at Deer Park Junior High School.

Project Start Trek has expanded since to include every eighth grade student in the six independent school districts that fall in the college service area. In the 1995 spring semester, approximately 7,000 students participated in the program. Students are introduced to college-level science, humanities, vocational, and technical courses.

Dr. Long explains that the Start Trek program is designed to encourage students to complete high school and to consider post-secondary education as a viable opportunity after high school graduation. Additionally, the program provides exposure to technical career paths which often results in more accurate decisions in the Tech-Prep curriculum. Finally, counselors have reported that bringing parents into students' planning and goal-setting processes allows early intervention for those students most at risk of dropping out of high school.

While students are on the college campus, they are divided into groups to participate in three sessions. Past sessions have included "From Atom to Nuke: Get Radical With Compounds," presented by the chemistry department; "Are You Crazy?" presented by the psychology department; and "High-Tech Hot Rods," presented by the automotive department. While the students see only three sessions, they discuss with their peers all of the sessions presented that day when they return to their schools. Students write short papers summarizing their experiences, which provides feedback to the program organizers.

Dr. Long notes that the program offers a valuable service to junior high school students and their families and increases the visibility of the college in the community.

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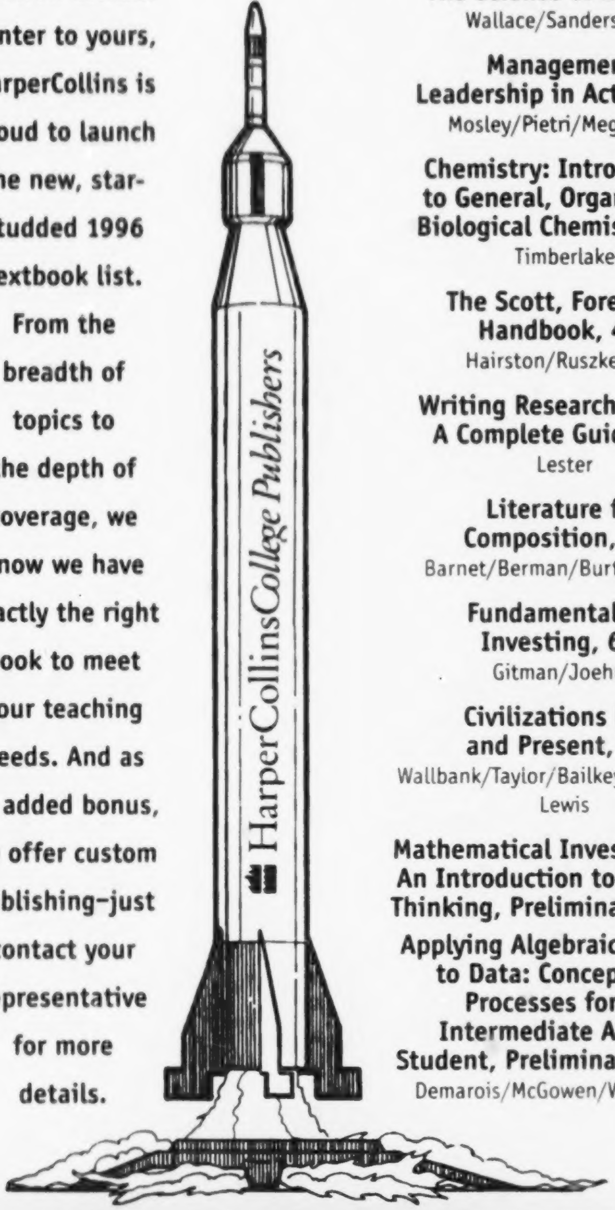

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Tortora/Grabowski

Biology: The Realm of Life, 3/e
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Leithold

Government in America: People, Politics and Policy, 7/e
Edwards/Wattenberg/Lineberry

Sexuality and Gender in Society
Carroll/Wolpe

Abnormal Psychology and Modern Life, 10/e
Carson/Butcher/Mineka

Psychology, 4/e
Wade/Tavris

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Zgourides

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MATHEMATICS SECTION PLANS PROGRAM

Presenters at this year's meetings of the Mathematics Section use modeling to make mathematics meaningful, relevant, and accessible to students. On Friday, Feb. 23, Shoko A. Brant and Edward A. Zeidman, professors of mathematics at Essex Community College in Baltimore, will discuss teaching intermediate and college algebra.

Shoko A. Brant and Edward A. Zeidman

Ms. Brant earned the bachelor of arts degree in mathematics from Rutgers University and the master of arts degree from Pennsylvania State University. She received the Governor's Citation as Outstanding College Mathematics Teacher in 1992 and was a finalist for the College Mathematics Teacher of the Year, presented by Maryland Council of Teachers of Mathematics. Dr. Zeidman earned the bachelor of science in mathematics and the master's and Ph.D. degrees from the University of Wisconsin at Madison. Author of *The Function Game*, he has extensive experience in the use of technology and multi-media in the classroom.

Ms. Brant and Dr. Zeidman will present class-tested examples which demonstrate the change in emphasis occurring in mathematics curricula.

On Saturday, Sir Christopher Zeeman will demonstrate his talent for illustrating abstract mathematical concepts in concrete ways. He will present mathematical models of theorems in topology as they are applied to economics, medicine, and psychology. Dr. Zeeman earned the bachelor's, master's, and Ph.D. degrees from the University of Cambridge. Currently principal of Hertford College at Oxford University, his career has been distinguished by many honors, including election as Fellow of the Royal Society, receiving the Faraday Medal of England, and, in 1991, being knighted by the Queen of England.

Christopher Zeeman

Dr. Zeeman has received acclaim for his work in catastrophe theory. He will demonstrate the beauty and utility of higher mathematics in concrete ways. Catastrophe theory is a modeling method particularly useful for explaining phenomena in which continuous causes give rise to discontinuous effects. Dr. Zeeman will use this model to analyze a variety of catastrophic events in the physical, social, and behavioral sciences. For example, he will consider why a gradual reflationary economic policy may trigger a sudden explosion of inflation; why an elastic beam which is slowly burdened with weight may suddenly buckle; and why the pituitary gland, after suffering continuous hormonal negative feedback from the thyroid gland, may suddenly exhibit hyperthyroidism—and why an appropriate treatment may cause an equally sudden cure.

IMPACT OF WORKFORCE COMMISSION TO BE DISCUSSED

On Friday, Feb. 23, the Vocational-Technical Education Section will feature a panel discussion by William Hammond, Commissioner of the Texas Workforce Commission; Jack Foreman, workforce development coordinator at Texas State Technical College–Waco; and Cynthia Mugerauer, acting executive director of the Texas Council on Workforce and Economic Competitiveness. Their topic is entitled "Texas Workforce Commission: Impact on Technical Education, Technical Training, and Technical Workforce."

William Hammond

Mr. Hammond was appointed to his current position last year to consolidate the state's workforce-related programs. During the four terms he served in the Texas House of Representatives, he was recognized by *Texas Monthly* magazine and *The Dallas Morning News* as one of the "Ten Best Legislators." He was a prominent figure in education issues, sponsoring numerous bills, including the Texas Education Agency sunset bill and the Textbook Selection Committee sunset bill. He also served on the House Public Education Committee and the Legislative Education Board.

Dr. Foreman serves as coordinator of workforce development at Texas State Technical College, where he conducts research on workforce development programs by the TSTC System. Prior to his appointment at TSTC, Dr. Foreman was executive dean at Northeast Texas Community College, where he supervised vocational, technical, and continuing education at the college. He received the bachelor's degree from the University of Central Arkansas, and the master's and Ph.D. degrees from Texas A&M University. He completed a post-doctoral program, the Community College Leadership Program, at the University of Texas at Austin.

Ms. Mugerauer received the bachelor of arts degree in English from the University of Texas, and the master of arts degree in adult education from the University of Michigan. She was employed in research and planning for a farmworker employment and training program before becoming a planning supervisor for the Texas Department of Community Affairs and the Texas Department of Commerce. Her areas of specialization are systems and program policy development. She served as a training consultant for the Alliance for Employee Growth and Development, where she worked with AT&T employees in need of retraining and other education assistance. In 1987 she was named executive director of the State Job Training Coordinating Council, where she helped develop the Smart Jobs Plan, which recommended the formation of a Human Resource Investment Council. She served as deputy director of strategic planning for the Texas Council on Workforce and Economic Competitiveness until 1995, when she was appointed acting executive director.

On Saturday, the meeting will feature a panel discussion on "Coordinating Board Instructional Programs Update." Members attending this meeting will hear Ann Lopez, Christal Albrecht, Larry Franks, and Kay Hale, program directors in the Community and Technical Colleges Division of the Texas Higher Education Coordinating Board. This presentation will advise faculty of changes in policies regarding instructional programs and courses.

TECH-PREP SEMINAR TO CONSIDER STUDENT RESPONSIBILITY MODEL

The topic for this year's Tech-Prep Seminar will be "Student Responsibility Model: A Classroom Model for Increasing Student Ownership for Learning." Scheduled for Friday, Feb. 23, at 2:45 p.m., the program will feature David Leigh, project director of the Total Quality Management Tech-Prep Professional Development Program.

The student responsibility model which will be demonstrated has been used effectively in community colleges and is based on successful business practices which faculty have adapted to the classroom setting. The result has been a significant increase in student involvement in the learning process. An overview of several techniques used to assess student learning presented.

David Leigh

Mr. Leigh reports that the student responsibility model develops in students leadership qualities, problem-solving skills, and the ability to work as part of a team. The model identifies the student as the one responsible for learning and provides instructors with specific techniques for assessing student learning and encouraging student initiative in the learning process.

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HYATT REGENCY HOTEL **FEBRUARY 22-24, 1996** **HOUSTON, TEXAS**

Convention Theme:

"Sharing the Vision"

Convention-At-A-Glance

THURSDAY—FEBRUARY 22, 1996

9:00 a.m.– 5:00 p.m.	Special Meetings (to be announced)
12:00 Noon–10:00 p.m.	Convention Registration—Imperial Ballroom Foyer
1:00– 4:00 p.m.	Committee Meetings, as called by Committee Chairpersons
4:00– 5:00 p.m.	Meeting of Executive Committee, Resolutions Committee, and all TJCTA Committee Chairpersons—Mesquite
6:30– 7:30 p.m.	Informal Reception—Imperial Ballroom
7:30 p.m.	BANQUET AND GENERAL SESSION—Imperial Ballroom

FRIDAY—FEBRUARY 23, 1996

8:00 a.m.– 5:00 p.m.	Convention Registration—Imperial Ballroom Foyer
8:00 a.m.– 5:00 p.m.	Exhibits Open—Market Place Exhibit Hall
8:00 a.m.– 5:00 p.m.	Polls Open (Election of Officers)—Imperial Ballroom Foyer
8:00– 9:15 a.m.	Financial Planning Seminar—Magnolia (repeated at 1:00 p.m.)
8:00– 9:15 a.m.	Professional Development Seminar—Imperial Ballroom–West (repeated at 1:00 p.m.)
9:30– 11:00 a.m.	Section Meetings for Some Sections
11:15 a.m.–12:45 p.m.	Section Meetings for Remaining Sections
1:00– 2:30 p.m.	Financial Planning Seminar—Magnolia (repeat of 8:00 a.m. presentation)
1:00– 2:30 p.m.	Professional Development Seminar—Imperial Ballroom–West (repeat of 8:00 a.m. presentation)
2:45–4:15 p.m.	Retirement Seminar—Arboretum II
2:45–4:15 p.m.	Wellness Program Seminar—Magnolia
2:45–4:15 p.m.	Other Special Meetings (to be announced)
9:00 p.m.– 1:00 a.m.	Dance for TJCTA Members and Invited Guests—Imperial Ballroom *(Admission by convention badge only)*

SATURDAY, FEBRUARY 24, 1996

8:00–11:30 a.m.	Convention Registration—Imperial Ballroom Foyer
8:00–11:30 a.m.	Exhibits Open—Market Place Exhibit Hall
9:00–10:15 a.m.	Section Meetings for Some Sections
10:30–11:45 a.m.	Section Meetings for Remaining Sections
11:45 a.m.	Adjournment
12:00 Noon– 3:00 p.m.	Special Meetings (to be announced)

TJCTA COMMITTEE MEETINGS
Thursday, February 22, 1996
Hyatt Regency Hotel

(Note: All committees are subject to additional meetings as called by their chairpersons.)

Professional Development Committee	1:00–3:00 p.m.—Raintree
Legislative Committee	1:00–3:00 p.m.—Sandalwood–A
Membership Services Committee	1:00–3:00 p.m.—Holly
Publications Committee	1:00–3:00 p.m.—Sandalwood–B
Auditing Committee	2:00–3:00 p.m.—Ponderosa
Resolutions Committee	3:00–4:00 p.m.—Holly
Executive Committee and all TJCTA Committee Chairpersons	4:00–5:00 p.m.—Mesquite
Election Committee	5:00–6:00 p.m.—Live Oak

SPECIAL MEETINGS

Texas Organization for Associate Degree Nursing—Executive Committee Meeting —Wednesday, Feb. 21, 1:00–6:00 p.m.—Marlene Luna, San Jacinto College–Central Campus, Chairperson

Tech Prep Association of Texas—Annual Meeting—Thursday, Feb. 22, 8:30 a.m.–5:00 p.m.—Dogwood–B—Luis de la Garza, Laredo Community College, President

Texas Organization for Associate Degree Nursing—Annual State Convention—Thursday, Feb. 22, 9:00 a.m.–4:00 p.m.—Regency Room—Marlene Luna, San Jacinto College–Central Campus, Chairperson

Texas Higher Education Coordinating Board—Developmental Education Project Advisory Committee—Thursday, Feb. 22, 1:15–3:15 p.m.—Arboretum III—Hansel Burley, Project Director

Junior College Student Personnel Association of Texas (JCSPAT)—Executive Committee Meeting —Thursday, Feb. 22, 1:30–4:00 p.m.—Redbud—James E. Shippy, College of the Mainland, President

Texas Higher Education Coordinating Board—Texas Workforce Education Course Manual Facilitator Workshop—Thursday, Feb. 22, 2:00–4:00 p.m.—Arboretum V—Dorothy E. McNutt, Chairperson

Project Start Trek—Friday, Feb. 23, 1:00–2:20 p.m.—Regency Room—Delwin Long, San Jacinto College–Central Campus, Chairperson

Texas Community College Women Educators Association—Luncheon Meeting—Friday, Feb. 23, 1:00–2:15 p.m.—Imperial Ballroom–East—Angie Runnels, North Lake College, Program Chairperson

Texas Post-Secondary Cosmetology Educators Association—Friday, Feb. 23, 2:30–5:30 p.m.—Cottonwood B—Marie "Billie" Popp, McLennan Community College, Chairperson

National Council for Staff, Program, and Organizational Development (NCSPOD)—Friday, Feb. 23, 2:45–4:15 p.m.—Sandalwood B—J. Tom Rodgers, Collin County Community College, Regional Vice President

State of Texas Academic Resources Link (STARLINK)—Friday, Feb. 23, 2:45–4:15 p.m.—Mesquite—Ronald Thomson, Austin Community College, Program Director

Tech-Prep Seminar—Friday, Feb. 23, 2:45–4:15 p.m.—Arboretum V—"Student Responsibility Model: A Classroom Model for Increasing Student Ownership For Learning," David Leigh, Central Texas Tech-Prep Consortium, Moderator

Texas Higher Education Coordinating Board—Friday, March 3, 2:45–4:15 p.m.—Dogwood A—"State-Level Evaluation of Texas Community and Technical Colleges," Molly H. Boyd, Director of Research and Institutional Effectiveness, and Irma Berry, Program Director and Site Visit Coordinator, Texas Higher Education Coordinating Board

Texas Mathematical Association of Two-Year Colleges (TexMATYC)—Friday, Feb. 23, 4:00–5:30 p.m.—Arboretum I—"Crossroads in Passing the TASP and Implementing the AMATYC Standards," Elayn Gay, University of New Orleans, Speaker; Wayne Miller, Lee College, President

Phi Theta Kappa Chapter Sponsors—Friday, Feb. 23, 4:30–6:00 p.m.—Pecan—Mary S. Hood, Western Texas College, State Advisor

Two-Year College English Association–Southwest—Executive Committee—Saturday, Feb. 24, 9:00–10:15 a.m.—Imperial Ballroom–East—Michael Matthews, Tarrant County Junior College–Northeast Campus, President

TEXAS JUNIOR COLLEGE ASSOCIATION

Pre-Convention Meeting
Thursday—February 22—3:00–4:30 p.m.
Cottonwood A, Hyatt Regency Hotel

"Perspectives on the Roles of the President"

Presiding	Vance W. Gipson, President, Odessa College
Speakers	Scott Elliott, President, Clarendon College Adriana Barrera, President, El Paso Community College Jim M. Williams, President, Grayson County College Jimmy L. Goodson, The Victoria College

Annual Luncheon Meeting
Friday—February 22—11:30 a.m.–1:00 p.m.
Cottonwood A, Hyatt Regency Hotel

"Training for the International Space Station"

Presiding	Vance W. Gipson, President, Odessa College
Speaker	Frank E. Hughes, Chief, Space Flight Training Division National Aeronautics and Space Administration

CONVENTION REGISTRATION FEES

Pursuant to action of the Association in its 1982 convention, the TJCTA Executive Committee has established the following schedule of registration fees for the 1996 convention:

Professional, Associate, Student, and Unaffiliated Members	$ 30
Immediate Family of Registered Members *(provided the guests are not themselves eligible for professional membership)*	No charge
Guests of the Association:	
Program Speakers *(not eligible for professional membership)*	No charge
Representatives of Exhibitors *(not eligible for professional membership)*	No charge
All Others	$ 65

NOTE: Employees of Texas two-year colleges may NOT register as guests.

MEMBERS AND GUESTS WILL BE REQUIRED TO PRESENT CONVENTION BADGES FOR ADMISSION TO ALL CONVENTION ACTIVITIES.

SECTION MEETINGS

(NOTE: Most sections will meet twice during the convention. Members are urged to attend the section meetings for their areas of specialization during the scheduled times and utilize the "free" time to attend other section meetings and visit the commercial exhibits.)

MEETING LOCATIONS ARE TENTATIVE. CONSULT OFFICIAL PROGRAM AT REGISTRATION.

ACCOUNTING

Chairperson: KATHY S. SANSOM, Lamar University–Port Arthur

Friday, 9:30 - 11:00 a.m.—Arboretum I

"The New Imperative: Different Approaches to Helping Students Become Decision Makers," Charles T. Horngren, Edmund W. Littlefield Professor *Emeritus* of Accounting, Stanford University, and Michael Robinson, Professor of Accounting, Baylor University

"Computerizing Your Accounting Class," Jean Insinga, Professor of Accounting and Information Systems, Middlesex Community Technical College, Middletown, Connecticut

Saturday, 10:30–11:45 a.m.—Arboretum I

"'Hands on/How to' Advice About Bringing an End User Perspective to Your Accounting Principles Course: Things That Really Work," Thomas P. Edmonds, Professor of Accounting, The University of Alabama at Birmingham

AGRICULTURE

Chairperson: RONALD BRAEUER, Wharton County Junior College

Friday, 9:30 a.m.–12:45 p.m.

Tour of Houston Livestock Show and Rodeo

(NOTE: Transportation will depart from the Louisiana Street entrance at 9:30 a.m. and return at approximately 12:45 p.m.)

Saturday, 9:00–10:15 a.m.—Dogwood A

Roundtable Discussion

AIR CONDITIONING AND REFRIGERATION TECHNOLOGY

Chairperson: IRVING D. PANZER, Houston Community College

Friday, 9:30–11:00 a.m.—Willow

"CFC/HFC Update: Components to Control and Maintain Systems Using New Refrigerants," Martin Hart, Technical Sales Representative, Alco Controls Corporation

Saturday, 10:30–11:45 a.m.—Willow

"Clean Air Act and New Refrigerant Alternative," Thomas M. Maroney, Instructor of Air Conditioning, Heating, and Refrigeration Technology, St. Philip's College

ART

Chairperson: CARLOS LANDA, Montgomery College

Friday, 9:30 a.m.–12:45 p.m.

Tour of Houston Museum of Fine Arts, "Voices of the American West" Exhibition, 1001 Bissonnet Drive

(NOTE: Transportation will depart from the Louisiana Street entrance at 9:30 a.m. and return at approximately 12:45 p.m.)

Saturday, 9:30–11:45 a.m.

Tour of the Menil Collection, "African Sculpture" Exhibition, 1515 Sul Ross Street

(NOTE: Transportation will depart from the Louisiana Street entrance at 9:30 a.m. and return at approximately 11:45 a.m.)

ASSOCIATE DEGREE NURSING

Chairperson: LUCIA KISTLER, Galveston College

Friday, 7:45–11:00 a.m.—Imperial Ballroom–East

7:45–8:15 a.m.—Breakfast sponsored by Mosby Publishing

8:15–9:15 a.m.—"Presenters Survival Seminar," Michele Deck, Author

9:30–11:00 a.m.—"Herbal Healing and Aromatherapy: A Winning Combination," Lucia Bettler, Owner, Lucia's Garden

Saturday, 10:30–11:45 a.m.—Arboretum IV

"Pediatric Burns: Prevention and Acute Care Treatment," Michael C. Buffalo, Clinical Director, Acute/Intensive Care Unit, Shriner's Burn Institute, Galveston

AUTOMOTIVE, DIESEL AND SMALL ENGINE SERVICES

Chairperson: CHARLES E. STATZ, Temple Junior College

Friday, 11:15 a.m.–12:45 p.m.—Pecan

"Past and Present of I/M 240 Legislation in Texas and a Discussion of Future Possibilities," Christopher Kite, Inspector, Mobile Source Division, Texas Natural Resource Conservation Commission

Saturday, 9:00–10:15 a.m.—Pecan

"OBDII: What Is It Going to Mean for the Professional Technician?" John Lokie, Technical Instructor, OTC Corporation

BIOLOGY

Chairperson: NANCY ELLEN PARTLOW, Wharton County Junior College

Friday, 8:30–9:30 a.m.—Sandalwood A

Continental Breakfast sponsored by Benjamin/Cummings Publishing Company

Friday, 9:30–11:00 a.m.—Sandalwood A

"Nuclear Transport of Angiotensin Converting Enzyme mRNA in Bovine Aortic Endothelial Cells During Variable Hypergravity," Karen Frasier-Scott, Chairperson for Biology, University of Houston–Clear Lake

Saturday, 10:30–11:45 a.m.—Sandalwood A

"Developmental Regulation of a Pulsatile Endocrine System: Ontogeny of the Activity of the Gonadotropic Releasing Hormone (Gu RH) Pulse Generator," Kelly Suter, Instructor of Biology, Wharton County Junior College

BUSINESS ADMINISTRATION

Chairperson: DIANNE BRIDGES, South Plains College

Friday, 11:15 a.m.–12:45 p.m.—Arboretum I

"An Overview of the Professional Employee Organization," Jerald L. Broussard, Vice President of Marketing, Administaff

Saturday, 9:00–10:15 a.m.—Arboretum I

"Using the Internet and World Wide Web as Business Communication Tools," Mary Ellen Guffey, *Emeritus* Professor of Business, Los Angeles Pierce College

CHEMISTRY

Chairperson: MOLLEE A. PUCKETT, San Jacinto College–North Campus

Friday, 9:30–10:00 a.m.—Mesquite

"Computers in Chemistry Laboratory Instruction," John Amend, Instructor of Chemistry, Montana State University

Friday, 10:00 a.m.–1:00 p.m.—Hands-on laboratory workshop at North Harris College, featuring the Labworks Interface which allows for enhanced student learning and data acquisition.

(NOTE: Transportation will depart from the Louisiana Street entrance.)

Friday, 1:00 –4:00 p.m.—Repeat of 10:00 a.m. session

(NOTE: Transportation will depart from the Louisiana Street entrance.)

Saturday, 10:30–11:45 a.m.—Mesquite

Panel Discussion: "Chemistry Education in the 21st Century," Raymond Chang, Professor of Chemistry, Williams College, and W. Larry Peck, Professor of Chemistry, Texas A&M University

COMPENSATORY/DEVELOPMENTAL EDUCATION

Chairperson: LANE C. JOHNSON, North Harris College

Friday, 9:30–11:00 a.m.—Cedar

"The Politics of Open Admissions," Geraldine McNenny, Assistant Director of Writing, University of Houston–Downtown

Saturday, 10:30–11:45 a.m.—Cedar

"Political Reality: An Educator's Views," Carmen Wiese, Instructor of Reading, Southwest Texas Junior College

COMPUTER CENTER DIRECTORS

Chairperson: CHARLES W. (BILL) BANE, McLennan Community College

Friday, 11:15 a.m.–12:45 p.m.—Mesquite

"Distance Learning: Instructional Proficiencies and Technological Needs," Maria Mouzes, Coordinator, Distance Learning Certification Program, Texas A&M University

Saturday, 9:00–10:15 a.m.—Mesquite

"Beware of Technology," Tim Gottleber, Professor of Computer Information Processing, North Lake College

COMPUTER INFORMATION PROCESSING

Chairperson: WESLEY E. SCRUGGS, Brazosport College

Friday, 9:30–11:00 a.m.—Dogwood A

"Introduction to Windows 95/Office 95," Robert T. Grauer, Associate Professor of Computer Information Systems, University of Miami

Saturday, 10:30–11:45 a.m.—Dogwood B

"An Introduction to Visual Basic," Mark G. Simkin, Professor of Business Administration, University of Nevada

COSMETOLOGY

Chairperson: MARIE J. (BILLIE) POPP, McLennan Community College

Friday, 8:45 a.m.–12:45 p.m.—Cottonwood B

"Update on 1995 Changes in Texas Cosmetology Commission Rules and Regulations," Larry Perkins, Director of State Inspectors, Texas Cosmetology Commission

Friday, 2:30–5:30 p.m. —Cottonwood B

"The Healing Power of Humor," Marylea Henderson, Counselor and Coordinator of Special Populations, McLennan Community College

Saturday, 10:30–11:45 a.m.—Cottonwood B

"Razor Cutting," James Overstreet, International Beauty School, Garland

COUNSELING AND STUDENT PERSONNEL SERVICES

Chairperson: JOE W. RODE, Tarrant County Junior College–Northwest Campus

Friday, 11:15 a.m.–12:45 p.m.—Dogwood A

"The A. B. C. and D of Student Services in Community College Today: Attitude, Behavior, and Cultural Diversity," Bennie E. Lambert, Director of Admissions, North Harris College

Saturday, 9:00–10:15 a.m.—Dogwood B

"The Future Role of Counseling and Student Services in a Community College: A Chancellor's Viewpoint," C. A. Roberson, Chancellor, Tarrant County Junior College District

CRIMINAL JUSTICE

Chairperson: RANDALL L. FESPERMAN, South Plains College

Friday, 9:30–11:00 a.m.—Pecan

Round Table Discussion: Major Law Enforcement Topics

Saturday, 10:30–11:45 a.m.—Pecan

"Update on Concealed Handgun Law," Ken Pittman, Firearms Instructor, Texas Department of Public Safety Training Academy

DEVELOPMENTAL READING

Chairperson: ROBERTA M. ZIEGLER, Palo Alto College

Friday, 11:15 a.m.–12:45 p.m.—Redbud

"Building Schemata for Academic Success," Brenda D. Smith, Instructor of Reading, Georgia State University

Saturday, 9:00–10:15 a.m.—Redbud

"Reducing the Mother Goose Deficit: Expanding Reading Schemata Via Uses of Multicultural Folk Tales and Children's Stories in College Classrooms," Judy Looter and Sylvia Ybarra, Reading Instructors, San Antonio College; Roberta M. Ziegler, Reading Instructor, Palo Alto College

ECONOMICS

Chairperson: CHARLENE P. KINSEY, North Harris College

Friday, 9:30–11:00 a.m.—Redbud

"Visualizing the Connection: The Use of Interactive Software for Instructors of Economics," Steven R. Tomlinson, Lecturer in Finance, The University of Texas at Austin

Saturday, 10:30–11:45 a.m.—Redbud

"What is Worth Knowing About Economics?" Fred M. Gottheil, Professor of Economics, University of Illinois–Champaign-Urbana

ELECTRONICS

Chairperson: GUS D. RUMMEL, Central Texas College

Thursday, 8:00 a.m.–5:00 p.m.—Magnolia

*Hands-On Exercise—**prior reservation required.** "Surface Mount Soldering," Louis Schenker, Educational Programs Representative, Pace, Inc.

Thursday, 8:00 a.m.–5:00 p.m.—Hugo's Window Box

*Hands-On Exercise—**prior reservation required.** "Motorolas 32 Bit Microprocessor," Joseph Beauseigneur, President, NIDA Corporation

Friday, 12:00 Noon –1:30 p.m.—Hugo's Window Box

*Luncheon Meeting—**prior reservation required.** "Certification of Technicians: Necessary or Not?" Ray Thrower, President, National Association of Radio and Television Engineers

Friday, 6:00–8:00 p.m.—Luther's Bar B-Q, 1100 Smith Street (One block north of Hyatt Regency Hotel)

*Dinner Meeting—**prior reservation required.**

"High-Tech Teaching Aids for the Electronics Classroom"

Saturday, 8:00–9:30 a.m.—Hugo's Window Box

*Breakfast Meeting—**prior reservation required.** "Computer Animated Simulations for Internet Application," Sam Villareal, Assistant Professor, and Tom Lyster, Lecturer, Engineering Technology, Texas A&M University

***Reservations must be made in advance. Contact Gus Rummel, 1-800-223-4760, ext. 1119.**

ENGINEERING GRAPHICS AND COMPUTER AIDED DRAFTING

Chairperson: MARY ANN BLAKE, San Jacinto College–South Campus

Friday, 11:15 a.m.–12:45 p.m.—Live Oak

"Auto-CAD Release 13," Jim Stepter, Vice President, Teaching Systems, Inc.

Saturday, 9:00–10:15 a.m.—Live Oak

"Harness the Power of Micro Station CAD Software for Your Program," Jim Bettencourt, President, Triton Data Systems, Inc.

ENGLISH

Chairperson: CAROL A. LOWE, McLennan Community College

Friday, 9:30–11:00 a.m.—Arboretum IV

"Teaching Argument in an Age of Ideology," John D. Ramage, Associate Professor of English, Arizona State University

Saturday, 10:30–11:45 a.m.—Imperial Ballroom East

"Writing On-Line and Off," John J. Ruszkiewicz, Professor of Rhetoric and Composition, and Daniel Seward, Computer Programmer and Graduate Student in English, The University of Texas at Austin

ENGLISH-AS-A-SECOND-LANGUAGE

Chairperson: OLIVIA VILLAGRA, North Lake College

Friday, 11:15 a.m.–12:45 p.m.—Willow

"Don't Give the Teacher What He Wants: A Technique to Help Writing Students Formulate Theses and Topic Sentences," Joe Starr, Instructor of Intensive English, Houston Community College

"Poster Power" (A demonstration showing how to make posters to present or reinforce materials and address different learning styles), Christine Tierney, Instructor of Intensive English, Houston Community College

Saturday, 9:00–10:15 a.m.—Willow

"ESL in the Community College: A Political Ecology," David Ross, Chairperson, Intensive English Program, Southwest College, Houston Community College System

FOREIGN LANGUAGE

Chairperson: MARK DANIEL McLEAN, North Harris College

Friday, 9:30–11:00 a.m.—Holly

"Incorporating Culture as an Absolute Necessity in Language Instruction," David William Foster, Regents' Professor of Spanish and Women's Studies, Arizona State University

Saturday, 10:30–11:45 a.m.—Holly

"How Creatively Integrating Print, Audio, Video, and Multimedia Can Facilitate and Stimulate Language Learning," Thalia Dorwick, Publisher for Foreign Languages, and Margaret Metz, Senior Marketing Manager, McGraw-Hill

GEOLOGY AND GEOGRAPHY

Chairperson: KRISTI L. HIGGINBOTHAM, San Jacinto College–Central College

Friday, 9:30–11:00 a.m.—Live Oak

"Superfund: An EPA Presentation of the Brio Toxic Waste Superfund Site," Lisa Kobeo, Public Relations Specialist, Environmental Protection Agency

Saturday, 9:00 a.m.–1:00 p.m.

Field trip to the Brio Superfund Site and to the Clear Lake Gem and Mineral Show. (Minerals and fossils may be purchased at site.)

(NOTE: Transportation will depart from the Louisiana Street entrance at 9:00 a.m. and return at approximately 1:00 p.m.)

GOVERNMENT

Chairperson: EVELYN F. BALLARD, Houston Community College

Friday, 11:15 a.m.–12:45 p.m.—Imperial Ballroom–West

"The 1996 Election—What are the Issues?" Karen O'Connor, Professor of Government, American University

Saturday, 9:00–10:15 a.m.—Imperial Ballroom–West

"Media Coverage of the 1996 Presidential Race," Thomas E. Patterson, Distinguished Professor of Political Science, Maxwell School of Citizenship, Syracuse University

HEALTH OCCUPATIONS

Chairperson: JAMES T. MATLOCK, San Jacinto College–Central Campus

Friday, 11:15 a.m.–12:45 p.m.—Imperial Ballroom–East

Live Demonstration: "Telemedicine and Distance Learning in Health Occupations," Michael Henderson, Senior Account Executive, Southwestern Bell Telephone Company; Todd Mapes, Southwest Area Director, View Tech, Inc.; Joseph Marcinkowski, President, Laser Professor of Clear Lake, Inc.; Ron Philo, Senior Lecturer of Neurobiology and Anatomy, University of Texas Health Science Center; and Ron Bertanzi, Health Care Equipment Manager, PictureTel, Inc.

Saturday, 9:00–10:15 a.m.—Ponderosa

"Telemedicine and Distance Learning Infrastructure Funding," Michael Henderson, Senior Account Executive, Southwestern Bell Telephone Company; Todd Mapes, Southwest Area Director, View Tech, Inc.; Joseph Marcinkowski, President, Laser Professor of Clear Lake, Inc.; Ron Philo, Senior Lecturer of Neurobiology and Anatomy, University of Texas Health Science Center; Ron Bertanzi, Health Care Equipment Manager, PictureTel, Inc.; and Paul Voltz, Program Analyst, Harris County Housing and Community Development Agency

HEALTH, PHYSICAL EDUCATION, AND RECREATION

Chairperson: GARRY L. McGREGOR, Frank Phillips College

Friday, 11:15 a.m.–12:45 p.m.—Arboretum IV

"An Invitation to Health," Susan Ward, Professor of Health Education, Texas Woman's University

Saturday, 9:00–10:15 a.m.—Arboretum IV

"Cooperation of College and Community: The Borger Community Activity Center," Garry L. McGregor, Athletic Director, Frank Phillips College

HISTORY

Chairperson: BLANCHE M. BRICK, Blinn College

Friday, 9:30–11:00 a.m.—Magnolia

"Refocusing Historians: Use of Multimedia in a Traditional Discipline," Jere Jackson, Director of Center for East Texas Studies and Professor of History, Stephen F. Austin State University; Steve Drummond, Marketing Manager for History and Political Science, Harcourt Brace Publishers

Saturday, 10:30–11:45 a.m.—Magnolia

"The Rise of Realism in American Culture," David E. Shi, President, Furman University

HORTICULTURE

Chairperson: DAVID HURLEY, Trinity Valley Community College

Friday, 9:30–11:00 a.m.—Hugo's Library

"Native Plants," Doug Williams, Director, Mercer Arboretum, Humble

Saturday, 10:30–11:45 a.m.—Hugo's Library

"Herbs and Their Many Uses," Barbara Ownby, Master Gardener, Harris County Extension Service

LEARNING RESOURCES

Chairperson: RICHARD G. HEYSER, Tarrant County Junior College–South Campus

Friday, 11:15 a.m.–12:45 p.m.—Magnolia

"Preservation—It's Everybody's Business: A Discussion of Basic Principles, Practical Treatments, Workflow, and Supplies for the Smaller Library," Kenneth Lavender, Curator, Rare Book and Texana Collections, University of North Texas

Saturday, 9:00–10:15 a.m.—Magnolia

"Developing Information Literacy in the New Library," Peggy Whitley, Reference Coordinator, Kingwood College, and Ruth McDonald, Reference Librarian, Tomball College

LEGAL ASSISTANT

Chairperson: JEAN A. PAUL, Blinn College

Friday, 11:15 a.m.–12:45 p.m.—Raintree

"Some Ethical Perspectives Relating to Paralegals," Linda M. Gassaway, Director, Legal Assistant Program, McLennan Community College

Saturday, 9:00–10:15 a.m.—Raintree

"Legal Liabilities of Student Internships—Some Factors to Consider," Jean A. Paul, Coordinator, Legal Assistant Program, Blinn College

MATHEMATICS

Chairperson: IRMA BAKENHUS, San Antonio College

Friday, 9:30–11:00 a.m.—Imperial Ballroom–West

"Mathematics at a Crossroads," Shoko Brant and Edward Zeidman, Professors of Mathematics, Essex Community College, Baltimore

Saturday, 10:30–11:45 a.m.—Imperial Ballroom–West
"Catastrophe Theory: Mathematical Modeling in the Physical, Social, and Behavioral Sciences," Christopher Zeeman, Fellow of the Royal Society and Retired Principal, Hartford College, Oxford University

MUSIC

Chairperson: JO DEEN BLAINE DAVIS, San Jacinto College–South Campus

Friday, 11:15 a.m.–12:45 p.m.—Arboretum II
"Effective Fund Raising in the Arts and Its Need in the 21st Century," David Gottlieb, President and Chief Executive Officer, Cynthia Woods Mitchell Pavilion, Center for the Performing Arts, The Woodlands
(NOTE: The Music Section and the Speech and Drama Section will meet jointly for this presentation.)

Saturday, 9:00–10:15 a.m.—Arboretum III
"The Direction of Class Piano in the 21st Century," Betty Shaw, Assistant Professor of Piano Pedagogy and Class Piano, University of Houston, and Lissa Robertson, Instructor of Keyboard, San Jacinto College–North Campus

OFFICE TECHNOLOGY

Chairperson: JOYCE L. WHITE, College of the Mainland

Friday, 9:30–11:00 a.m.—Cottonwood A
"Telecommunications and the Internet," Julie McMahon, Professor of Computer Information Systems, University of Houston–University Park Campus

Saturday, 10:30–11:45 a.m.—Cottonwood A
"Connecting Content to Context," Jan Johnson, Instructional Design Manager, EMC Paradigm Publishing

PHILOSOPHY

Chairperson: BERNARD J. MAHONEY, Houston Community College

Friday, 11:15 a.m.–12:45 p.m.—Cedar
"The American Dream and Moral Values: Issues and Concerns in the Election of 1996," Bernard J. Mahoney, Instructor of Philosophy, David M.Wilcox, Instructor of History, Janice Greco, Instructor of Psychology, and Leslie West, Instructor of English, Houston Community College

Saturday, 9:00–10:15 a.m.—Cedar
"Writing Our Own Introduction to Philosophy Text," Hap Lyda, Professor of Philosophy and Religion, Tarrant County Junior College–South Campus

PHYSICS AND ENGINEERING

Chairperson: JESS T. DOWDY, Northeast Texas Community College

Friday, 9:30–11:00 a.m.—Ponderosa
"Demonstration of Phenomena in Physical Optics Using Everyday Objects," Eugene Hecht, Professor of Physics, Adelphi University

Saturday, 10:30–11:45 a.m.—Ponderosa
"The Changing Role of the Two-Year College in the United States Physics Community," Mary Beth Todd Monroe, Instructor of Physics, Southwest Texas Junior College

PSYCHOLOGY

Chairperson: DOLLY L. SAULSBURY, Wharton County Junior College

Friday, 9:30–11:00 a.m.—Arboretum II
"The Future is Now: New Approaches to the Teaching of Psychology," Robert S. Feldman, Professor of Psychology, University of Massachusetts

Saturday, 10:30–11:45 a.m.—Arboretum II
"Mindful Teaching in Hostile Times," Jane Holenen, Professor of Behavioral Science, Alverno College, Milwaukee, Wisconsin

REAL ESTATE

Chairperson: JOSEPH E. GOETERS, Houston Community College

Friday, 11:15 a.m.–12:45 p.m.—Ebony
"Tort Reform and Other Judicial Matters," The Honorable Greg Abbott, Justice, Supreme Court of Texas

Saturday, 9:00–10:15 a.m.—Ebony
"Environmental Issues in Real Estate," James Blackburn, Environmental Lawyer and Lecturer in Environmental Planning, Rice University

REGISTRARS AND ADMISSIONS OFFICERS

Chairperson: DONA G. HARRIS, Houston Community College

Friday, 9:30–11:00 a.m.—Raintree
"How Late is Too Late: Are Students Who Register Late More Likely to Drop Out Than Students Who Register on Time?" Patricia C. Williamson, Vice Chancellor for Students, Houston Community College System

Saturday, 10:30–11:45 a.m.—Raintree
"A Statewide Project: Workforce Education Course Manual," Dale Hardgrove, Registrar, San Jacinto College–Central Campus, and Laurelyn Carlisle, Dean of Instructional Services, Central Texas College

SOCIOLOGY AND ANTHROPOLOGY

Chairperson: GLENN C. CURRIER, El Centro College

Friday, 11:15 a.m.–12:45 p.m.—Sandalwood B
"Sociology, Critical Thinking, and Mass Media," Bill Thompson, Professor of Sociology, East Texas State University

Saturday, 9:00–10:15 a.m.—Sandalwood B
"Different Voices: Integrating Race, Class, and Gender in Sociology Courses," Diana Kendall, Chairperson, Social and Behavioral Sciences, Austin Community College–Rio Grande Campus

SPEECH AND DRAMA

Chairperson: RAYMOND C. PUCHOT, Lee College

Friday, 11:15 a.m.–12:45 p.m.—Arboretum II

"Effective Fund Raising in the Arts and Its Need in the 21st Century," David Gottlieb, President and CEO, Cynthia Woods Mitchell Pavilion, Center for the Performing Arts, The Woodlands

(NOTE: The Speech and Drama Section and the Music Section will meet jointly for this presentation.)

Saturday, 9:00–10:15 a.m.—Arboretum II

"The Dynamic Impact of Visual Aids in the Communication Process," Cheryl L. Hamilton, Associate Professor of Interpersonal Communication, Tarrant County Junior College–Northeast Campus

TEXAS ADMINISTRATORS OF CONTINUING EDUCATION FOR COMMUNITY/JUNIOR COLLEGES (TACEC/JC)

Chairperson: MICHAEL G. CADY, College of the Mainland

Friday, 8:00 a.m.–12:15 p.m.—Imperial Ballroom–Center

Joint Meeting with Texas Association of College Technical Educators (TACTE), Texas Association of Junior and Community College Instructional Administrators (TAJCCIA), and Texas Association of Community College Chief Student Affairs (TACCCSAA)

8:00–9:00 a.m.—Registration

9:00–10:30 a.m.—"Texas in Transition: Responding to Demographic and Economic Revolutions," Stephen Klineberg, Professor of Sociology, Rice University

10:45 a.m.–Noon—"The Workforce Educational Manual," Panel Discussion: Michael Cady, Chairperson of Educational Programs, Continuing Education and Community Service, College of the Mainland; Lindle Grigsby, Dean of Continuing Education, Brookhaven College; Charles M. Cook, Director of Instructional Programs, and Kay Hale, Program Director, Division of Community and Technical Colleges, Texas Higher Education Coordinating Board; Deana Lusk, Associate Vice President of Instruction, Midland College; Laurelyn Carlisle, Dean of Instructional Services, Central Texas College

1:00-2:30 p.m.—TACEC/JC Board of Directors Luncheon Meeting

TEXAS ASSOCIATION OF COMMUNITY COLLEGE CHIEF STUDENT AFFAIRS ADMINISTRATORS (TACCCSAA)

President: EDDIE C. HADLOCK, North Central Texas College

Program Chairperson: JERRY W. WESSON, Northeast Texas Community College

Friday, 8:00 a.m.–12:15 p.m.—Imperial Ballroom–Center

Joint Meeting with Texas Association of College Technical Educators (TACTE), Texas Association of Junior and Community College Instructional Administrators (TAJCCIA), and Texas Administrators of Continuing Education for Community/Junior Colleges(TACEC/JC)

8:00–9:00 a.m.—Registration

9:00–10:30 a.m.—"Texas in Transition: Responding to Demographic and Economic Revolutions," Stephen Klineberg, Professor of Sociology, Rice University

10:45 a.m.–Noon—"The Workforce Educational Manual," Panel Discussion: Michael Cady, Chairperson of Educational Programs, Continuing Education and Community Service, College of the Mainland; Lindle Grigsby, Dean of Continuing Education, Brookhaven College; Charles M. Cook, Director of Instructional Programs, and Kay Hale, Program Director, Division of Community and Technical Colleges, Texas Higher Education Coordinating Board; Deana Lusk, Associate Vice President of Instruction, Midland College; Laurelyn Carlisle, Dean of Instructional Services, Central Texas College

Saturday, 10:30–11:45 a.m.—Live Oak

TACCCSAA Business Meeting

TEXAS ASSOCIATION OF JUNIOR AND COMMUNITY COLLEGE INSTRUCTIONAL ADMINISTRATORS (TAJCCIA)

President: ALAN J. SCHEIBMEIR, Grayson County College

President-Elect: RICHARD JOLLY, Midland College

Friday, 8:00 a.m.–12:15 p.m.—Imperial Ballroom–Center

Joint Meeting with Texas Administrators of Continuing Education for Community/Junior Colleges(TACEC/JC), Texas Association of College Technical Educators (TACTE), and Texas Association of Community College Chief Student Affairs (TACCCSAA)

8:00–9:00 a.m.—Registration

9:00–10:30 a.m.—"Texas in Transition: Responding to Demographic and Economic Revolutions," Stephen Klineberg, Professor of Sociology, Rice University

10:45 a.m.–Noon—"The Workforce Educational Manual," Panel Discussion: Michael Cady, Chairperson of Educational Programs, Continuing Education and Community Service, College of the Mainland; Lindle Grigsby, Dean of Continuing Education, Brookhaven College; Charles M. Cook, Director of Instructional Programs, and Kay Hale, Program Director, Division of Community and Technical Colleges, Texas Higher Education Coordinating Board; Deana Lusk, Associate Vice President of Instruction, Midland College; Laurelyn Carlisle, Dean of Instructional Services, Central Texas College

Saturday, 9:00–11:00 a.m.—Imperial Ballroom–Center

9:00–9:30 a.m.—TAJCCIA Business Meeting

9:30–10:30 a.m.—Coordinating Board Update, Robert E. Lahti, Assistant Commissioner, Division of Community and Technical Colleges, Texas Higher Education Coordinating Board

10:30–11:00 a.m.—Rey Garcia, Executive Director, Texas Association of Community Colleges

TEXAS ASSOCIATION OF COLLEGE TECHNICAL EDUCATORS (TACTE)

President: DON A. PERRY, Mountain View College

Friday, 8:00 a.m.–12:15 p.m.—Imperial Ballroom–Center

Joint Meeting with Texas Administrators of Continuing Education for Community/Junior Colleges(TACEC/JC), Texas Association of Junior and Community College Instructional

Administrators (TAJCCIA), and Texas Association of Community College Chief Student Affairs (TACCCSAA)

8:00–9:00 a.m.—Registration

9:00–10:30 a.m.—"Texas in Transition: Responding to Demographic and Economic Revolutions," Stephen Klineberg, Professor of Sociology, Rice University

10:45 a.m.–Noon—"The Workforce Educational Manual," Panel Discussion: Michael Cady, Chairperson of Educational Programs, Continuing Education and Community Service, College of the Mainland; Lindle Grigsby, Dean of Continuing Education, Brookhaven College; Charles M. Cook, Director of Instructional Programs, and Kay Hale, Program Director, Division of Community and Technical Colleges, Texas Higher Education Coordinating Board; Deana Lusk, Associate Vice President of Instruction, Midland College; Laurelyn Carlisle, Dean of Instructional Services, Central Texas College

Saturday, 9:00–11:00 a.m.—Imperial Ballroom–Center

9:00–9:30 a.m.—TACTE Business Meeting

9:30–10:30 a.m.—Coordinating Board Update, Robert E. Lahti, Assistant Commissioner, Division of Community and Technical Colleges, Texas Higher Education Coordinating Board

10:30–11:00 a.m.—Rey Garcia, Executive Director, Texas Association of Community Colleges

TEXAS COMMUNITY COLLEGE CHILD DEVELOPMENT EDUCATORS ASSOCIATION (TCCCDEA)

Chairperson: KATHRYN L. MORRISON, Tarrant County Junior College–Northeast Campus

Friday, 9:30–11:00 a.m.—Ebony

"Articulation Between Community and Senior Colleges: Possibilities and Challenges," George Morrison, Velma Schmidt Professor of Early Childhood Education, University of North Texas

Saturday, 10:30–11:45 a.m.—Ebony

"Risk Management Issues in Early Childhood Programs," James Strickland, Director, Child, Inc.

TEXAS JUNIOR COLLEGE MANAGEMENT EDUCATORS ASSOCIATION (TJCMEA)

Chairperson: RUSSELL D. KUNZ, Collin County Community College–Preston Ridge Campus

Thursday, 11:30 a.m. –4:00 p.m.—University of Houston Hilton Inn, 4800 Calhoun

Noon–1:30 p.m. — Luncheon Meeting—"Quality Management," Jackson L. Grayson, American Productivity and Quality Center, Houston

2:00–3:30 — Tour of University of Houston College of Hotel and Restaurant Management

Friday, 9:00 a.m.–3:30 p.m.—University of Houston Hilton Inn

9:30–11:30 a.m.— "Students in Free Enterprise," Dick Laird, Director of University Relations, University of Houston

Noon–1:30 p.m.—Luncheon Meeting. The Honorable Huey McCoulskey, State Representative, 27th Representative District of Texas

1:45–3:00 p.m.— Panel Discussion. Kay Hale, Program Director, Texas Higher Education Coordinating Board

Saturday, 9:00–11:30 a.m.—University of Houston Hilton Inn

9:00–10:00 a.m.—TJCMEA Annual Business Meeting

10:00–11:30 a.m.—Roundtable Discussion: "Forming Partnerships With Four-Year Schools."

VOCATIONAL-TECHNICAL EDUCATION

Chairperson: ROBERT GAMBOA, Texas State Technical College–Waco

Friday, 9:30–11:00 a.m.—Hugo's Window Box

"Texas Workforce Commission: Impact on Technical Education Training and Technical Workforce," Jack Foreman, Coordinator of Workforce Development, Texas State Technical College; Bill Hammond, Commissioner, Texas Workforce Commission; and Cynthia Mugerauer, Acting Executive Director, Texas Council on Workforce and Economic Competitiveness

Saturday, 10:30–11:45 a.m.—Dogwood A

"Coordinating Board Instructional Programs Update: Update on Policies Relating to Instructional Programs and Courses," Ann Lopez, Christal Albrecht, Larry Franks, and Kay Hale, Program Directors, Division of Community and Technical Colleges, Texas Higher Education Coordinating Board

WELDING

Chairperson: JAMES OWENS, Houston Community College

Friday, 9:30 a.m.–12:45 p.m.

Industry Tour: Stewart and Stevenson Manufacturing Company to observe the operation of automated welding on production line.

(NOTE: Transportation will depart from the Louisiana Street entrance at 9:30 a.m. and return at approximately 12:45 p.m.)

Saturday, 9:00–10:15 a.m.—Holly

"Impact of NAFTA on Technical Education in Texas," Farouk G. Attia, Associate Professor and Chairperson, Civil, Mechanical, and Related Technologies, University of Houston

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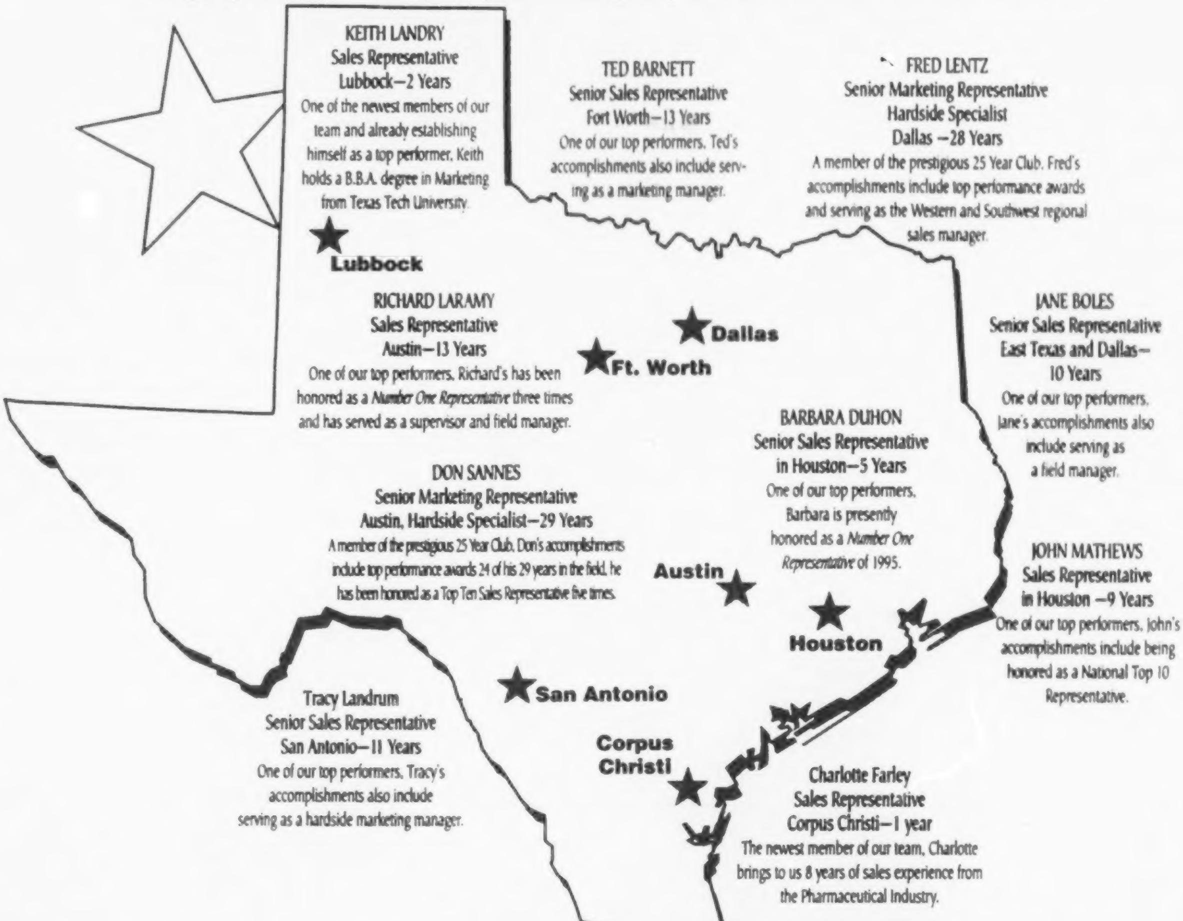

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McGraw-Hill is proud to sponsor the following Section Speakers:

Robert S. Feldman is a Professor and Director of Undergraduate Studies at the University of Massachusetts at Amherst. He has been teaching introductory psychology for more than two decades. Dr. Feldman is a Fellow of the APA and APS and has published more than 100 scientific articles, books and papers.

◆

Thomas E. Patterson is a Professor and past Chairman of the Department of Political Science at the Maxwell School of Citizenship at Syracuse University. He received his Ph.D. from the University of Minnesota. He served four years as a military officer. Dr. Patterson has published several books and dozens of articles based on his research on political communication.

◆

Thomas E. Edmonds is a Professor of Accounting at the University of Alabama at Birmingham. He holds a Ph.D. from Georgia State University. He has coordinated the accounting principles courses at both the University of Houston and UAB. Dr. Edmonds has received five prestigious teaching awards including the 1995 UAB Presidentis Excellence in Teaching Award and the distinguished Ellen Gregg Award for excellence in classroom teaching.

◆

Thalia Dorwick is the Publisher for Foreign Languages at McGraw-Hill. She received her Ph.D. in Spanish from Case Western Reserve and taught there as well as at Allegheny College and California State University at Sacramento. Thalia has been recognized as an Outstanding Teacher by the California Foreign Language Teachers Association. She both writes and develops several foreign language books.

◆

Margaret Metz is the Senior Marketing Manager for Foreign Languages at McGraw-Hill. She has a B.A. in French from Duke University, with additional courses from the *Centre d'édudes françaises* in Avignon France. Margaret has been in publishing since 1982. She has been honored with several sales and marketing awards, including Marketing Manager of the Year.

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GOVERNMENT SECTION PLANS PROGRAM

Friday, Feb. 23, the Government Section will meet to hear Karen O'Connor, professor of government at American University, who will discuss "The 1996 Election: What Are the Issues?" Dr. O'Connor holds the J.D. and Ph.D. degrees from the State University of New York at Buffalo. Prior to accepting her current appointment, she was professor of political science in the Women's Studies Program at Emory University. A member of the Georgia bar, Dr. O'Connor has published several books including *No Neutral Ground: Abortion Politics in an Age of Absolutes* (1996); *Women, Politics, and American Society* (with Nancy McGlen, 1975); *American Government: Roots and Reform* (with Larry J. Sabato, 1996); and *Women's Rights: The Struggle for Equality in the 19th and 20th Centuries* (1983). An active member of numerous professional organizations, Dr. O'Connor has served on the executive council of the American Political Science Association, as secretary and later as president of the national Women's Caucus for Political Science, and is vice president-elect of the Southern Political Science Association.

Thomas E. Patterson

On Saturday, Thomas E. Patterson, professor of political science in the Maxwell School of Citizenship at Syracuse University, will address the meeting. His topic will be "Media Coverage of the 1996 Presidential Race." His most recent book on the media's role in American politics, *Out of Order*, has been called "the most important political book of 1994." Dr. Patterson's other books on the subject include *The Unseeing Eye: The Myth of Television Power in National Elections*, co-authored by Robert McClure, which was recently named by the American Association for Public Opinion Research as one of the 50 most influential books on public opinion in the past half-century. He is also author of *The Mass Media Election*. Also the author of two general American government textbooks, *The American Democracy* and *We the People*, his scholarly articles have appeared in such journals as *Political Communication*, *Public Opinion*, and *Journal of Communication*.

Dr. Patterson earned the master of arts and the Ph. D. degrees from the University of Minnesota. He was chairperson of the political science department at Syracuse University from 1981 to 1985 and received the Chancellor's Citation for Academic Achievement in 1993. His work has been funded by the National Science Foundation, the Markle Foundation, and the Ford Foundation.

ACCOUNTING SECTION TO DISCUSS DECISION-MAKING SKILLS

Charles T. Horngren

Thomas P. Edmonds

The Accounting Section has planned a meeting Friday, Feb. 23, featuring a presentation by Charles T. Horngren and Michael Robinson entitled "The New Imperative: Different Approaches to Helping Students Become Decision-Makers." They will discuss how to teach decision-making skills in a traditional accounting principles curriculum.

Dr. Horngren is the Edmund T. Littlefield Professor *Emeritus* of Accounting at Stanford University. He is the co-author of numerous accounting texts, including *Introduction to Financial Accounting*, *Introduction to Management Accounting*, and *Accounting*. He has received the Outstanding Accounting Educator Award from the American Accounting Association and the American Institute of Certified Public Accountants.

Dr. Robinson, professor of accounting at Baylor University and author of numerous journal articles and textbooks, frequently lectures on the importance of change in today's accounting course. He has served many years on the Management Accounting Section of the American Accounting Association and was the national director of the Institute of Management Accountants and member of that organization's committees on Academic Relations and Research.

Following Dr. Robinson's presentation, Jean Insinga will discuss "Computerizing Your Accounting Class." Ms. Insinga is professor of accounting and information systems at Middlesex Community Technical College, Middletown, Conneticut. A developer of accounting software packages, she has served as a consultant for instructors using accounting software and is the author of *The Prentice Hall Integrated Accounting Practice Sets*. Ms. Insinga will discuss the use of Lotus templates, general ledger and tutorial software, and demonstrate the use of each product with a chapter from a principles of accounting text.

On Saturday, Thomas P. Edmonds will be the featured speaker. His presentation is entitled "How to Bring an End-User Perspective to Your Accounting Principles Course: Things That Really Work." Dr. Edmonds received the bachelor's degree in business administration from Georgia State University. He obtained the master's degree from St. Mary's University and the Ph.D. degree in accounting from Georgia State University. Dr. Edmonds is professor of accounting at the University of Alabama at Birmingham. He has been actively involved in teaching accounting principles throughout his academic career. He coordinated the accounting principles courses at the University of Houston and currently coordinates the accounting principles sequence at the University of Alabama. Dr. Edmonds has received several teaching awards, including the 1995 University of Alabama at Birmingham President's Excellence in Teaching Award and the distinguished Ellen Gregg Ingalls Award for excellence in classroom teaching. He has written articles for numerous publications including *Issues in Accounting*, the *Journal of Accounting Education*, the *Journal of Commercial Bank Lending*, and *Banker's Magazine*. He has published three textbooks, and a variety of supplemental materials including study guides, work papers, and solutions manuals.

COORDINATING BOARD SEEKS FACULTY INVOLVEMENT IN ON-SITE REVIEW PROCESS

The Community and Technical Colleges Division of the Texas Higher Education Coordinating Board is providing a workshop for faculty and administrators on the "State-Level Evaluation of Texas Community and Technical Colleges."

The workshop will be held Friday, Feb. 23, beginning at 2:45 p.m. in the Hyatt Regency Hotel's Dogwood Room. Conducting the session will be Molly Boyd, Director of Institutional Effectiveness, and Irma Berry, Coordinator of the On-Site Visit Process for the Texas Higher Education Coordinating Board.

The state-level Institutional Effectiveness Process was developed by the Texas Higher Education Coordinating Board staff and is an integrated system of data collection analysis, annual institutional self-evaluation, and a peer-review on-site visit.

According to Dr. Boyd, the focus of the system is to identify institutional and programmatic strengths and concerns; verify institutional outcomes and improvement efforts; review compliance and improvement toward goals established by colleges in their annual reports and Carl D. Perkins annual and discretionary grant applications; identify exemplary programs and innovative ideas, review all functions of Texas community and colleges that have potential impact on the quality of programs; and work collaboratively with Texas community and technical colleges' staff to continue the development of high quality programs in response to state and local needs.

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Eugene Hecht

Adelphi University
Author of
Physics: Calculus* and *Physics: Algebra/Trig

Dr. Hecht will present "A Demonstration of Phenomena in Physical Optics Using Everyday Objects"

— and —

Susan Ward

Texas Woman's University
Co-author of the Instructor's Manual for:
Diane Hales' *An Invitation to Health*

Dr. Ward will present "Teaching Strategies for Introduction to Health"

Mathematics

Developmental Math–New for 1996
Concepts of Intermediate Algebra: An Early Functions Approach
by R. David Gustafson, Rock Valley College

Beginning and Intermediate Algebra: An Integrated Approach
by R. David Gustafson and Peter D. Frisk, both Rock Valley College

College Algebra–New for 1996
College Algebra, Second Edition
by James Stewart, McMaster University; Lothar Redlin, Pennsylvania State University; and Saleem Watson, California State University, Long Beach

College Algebra with Graphing and Problem Solving, Second Edition
by Karl J. Smith, Santa Rosa Junior College

Applied Calculus for Business, Social Science, and Life Science Students–New for 1996
Applied Calculus, Fourth Edition
by Claudia Dunham Taylor and Lawrence Gilligan, both of University of Cincinnati

Calculus
The Market Leading Calculus Series—*by James Stewart, McMaster University*

Physical Sciences

Preparatory Chemistry–New for 1996
Foundations of College Chemistry, Ninth Edition; Sixth Alternate Edition; and ***Brief Edition***
Also available: ***Foundations of Chemistry in the Laboratory, Ninth Edition***
by Morris Hein, Mt. San Antonio College, and Susan Arena, University of Illinois, Urbana-Champaign

A Basic Math Approach to Concepts of Chemistry, Sixth Edition
by Leo Michels, Milwaukee Area Technical College

Organic Chemistry–New for 1996
Organic Chemistry, Fourth Edition
by John McMurry, Cornell University

Introduction to Physical Science–New for 1996
Physical Science: A Unified Approach
by Jerry Schad, San Diego Mesa College

Psychology

Introductory Psychology–New for 1996
Introduction to Psychology, Fourth Edition
by James W. Kalat, North Carolina State University

Introduction to Psychology, Fourth Edition
by Rod Plotnik, San Diego State University

Human Sexuality–New for 1996
Our Sexuality, Sixth Edition
by Robert Crooks and Karla Baur

Developmental Psychology–New for 1996
Developmental Psychology: Childhood and Adolescence
by David R. Shaffer, University of Georgia

Human Development
by Robert V. Kail, Purdue University, and John C. Cavanaugh, University of Delaware

Human Services, Counseling, and Social Work

Theories–New for 1996
Theory and Practice of Counseling and Psychotherapy, Fifth Edition
Also available: Student Manual
by Gerald Corey, California State University, Fullerton

Skills, Techniques, and Process–New for 1996
Communication Skills in the Helping Relationships: A Framework for Facilitating Personal Growth
Also available: ***Facilitating Personal Growth in Self and Others*** (Workbook)
by Vonda O. Long, University of New Mexico

Career–New for 1996
Job Search, Third Edition; Taking Charge of Your Career Direction, Third Edition; and ***Student Activities for Taking Charge of Your Career Direction, Third Edition, and Job Search, Third Edition***
by Robert D. Lock, Jackson Community College

Methods/Practice—Generalist/Individuals–New for 1996
Case Studies in Generalist Practice
by Robert F. Rivas, Siena College, and Grafton H. Hull, Jr., Southwest Missouri State University

Introduction to Social Work/Welfare–New for 1996
Introduction to Social Work and Social Welfare, Sixth Edition
by Charles Zastrow, University of Wisconsin-Whitewater

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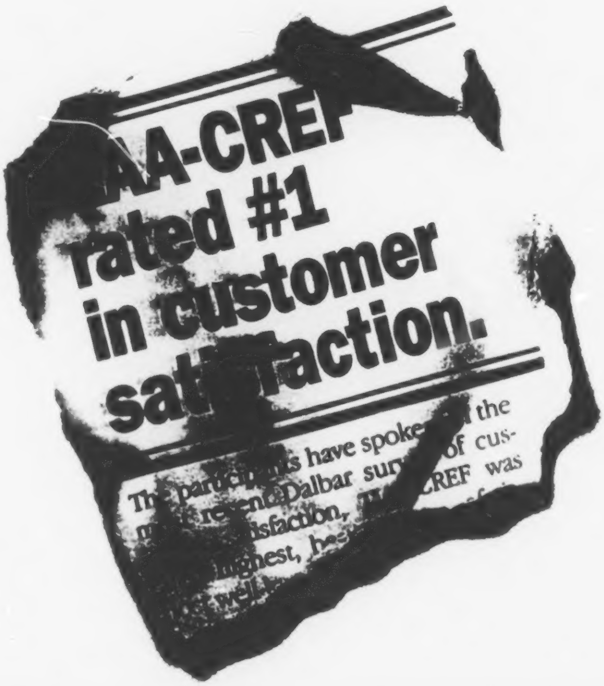

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TOPICS AND SPEAKERS ANNOUNCED FOR SECTION MEETINGS

Martin Hart

Lucia Ferrara Bettler

Michael C. Buffalo

Marylea Henderson

David Gottlieb

Lissa Robertson

Bennie Lambert

C.A. Roberson

AIR CONDITIONING AND REFRIGERATION TECHNOLOGY SECTION

The Air Conditioning and Refrigeration Technology Section has planned a meeting Friday, Feb. 23, which will feature a presentation by Martin Hart entitled "CFC/HFC Update: Components to Control and Maintain Systems Using New Refrigerants." Mr. Hart is technical sales representative for the Alco Controls division of Emerson Electric Company. He has worked in various positions with that firm, including the Electronics and Space division, Emerson Motor division, and Corporate Manufacturing Research and Development. In 1970, he transferred to the Alco Controls division, where he served as supervisor of customer service. He was the company's field representative in Detroit from 1976 until 1979, when he moved to Houston, representing the company in southern Texas and Louisiana.

On Saturday, Thomas M. Maroney will be the featured speaker. His presentation is entitled "Clean Air Act and New Refrigerant Alternatives." Mr. Maroney was named Educator of the Year by the Texas Technical Society, who recognized him as a "superb technical instructor" in the air conditioning program at St. Philip's College. In addition to his teaching responsibilities, he serves as a presenter and technical advisor for the Mosan Corporation in San Antonio.

ASSOCIATE DEGREE NURSING SECTION

The featured speaker at the Friday, Feb. 23, meeting of the Associate Degree Nursing Section will be Lucia Ferrara Bettler, who will discuss "Herbal Healing and Aromatherapy: A Winning Combination." Her presentation will provide an opportunity to explore the potential of herbal and aroma therapies to enhance traditional methods of healing. Ms. Bettler received the bachelor of arts degree in English and education from the University of St. Thomas and has taught English at the junior and senior high school levels. She has presented classes throughout the Houston area on the therapeutic use of herbs and oils. She and her husband are proprietors of Lucia's Garden, an herbal specialty shop in Houston.

On Saturday, Michael C. Buffalo will be the featured speaker. He will discuss "Pediatric Burns: Prevention and Acute Care Treatment." Mr. Buffalo is clinical director of the acute and intensive care unit at Shriner's Burn Institute in Galveston. A member of numerous professional organizations and a reserve officer in the United States Army, he began his medical career as a combat medic in the Army in 1967. He received the master's degree in nursing from Gannon University in Erie, Pennsylvania, and is currently seeking the master's degree in pediatric critical care from the University of Texas Medical Branch at Galveston.

COSMETOLOGY SECTION

Cosmetology educators will meet Friday, Feb. 23, at 8:45 a.m., for a presentation by Larry Perkins, Director of State Inspections for the Texas Cosmetology Commission. His topic is entitled "Update on 1995 Changes in Texas Cosmetology Commission Rules and Regulations." At 2:30 p.m., Marylea Henderson will discuss "The Healing Power of Humor." Dr. Henderson received the bachelor of arts degree in English and sociology from Howard Payne University. She earned the master of arts degree from Southwestern Baptist Theological Seminary, the doctorate of education from Texas Tech University, and the master of science in counseling psychology from the University of Oregon. She is a licensed professional counselor as well as a marriage and family therapist. She currently serves as counseling guidance specialist and coordinator of special populations at McLennan Community College. This session will be a mini-workshop consisting of three topics to include specific stress management techniques, skills that build quality relationships and facilitate motivation, and the healing power of humor.

The topic of the Saturday meeting of the cosmetology educators will be "Razor Cutting." The presenter will be James Overstreet, owner of the International Beauty School in Garland, Texas.

COUNSELING SECTION

Friday, Feb. 23, the Counseling and Student Personnel Services Section will feature a presentation by Bennie Lambert, director of admissions at North Harris College. Mr. Lambert's topic will be "The A, B, C, and D of Student Services in Community College Today." He will discuss the roles of attitude, behavior, and cultural diversity in student development.

Saturday's featured speaker will be C.A. Roberson, chancellor of the Tarrant County Junior College District. Mr. Roberson will discuss "The Future Role of Counseling and Student Services from a Chancellor's Viewpoint."

FOREIGN LANGUAGE SECTION

Foreign language instructors will meet Friday, Feb. 23, to hear David W. Foster, Regents' Professor of Spanish and Women's Studies at Arizona State University, discuss "Incorporating Culture as an Absolute Necessity in Language Instruction." Dr. Foster is director of the graduate program in interdisciplinary humanities at ASU. His research focuses on the question of social ideology, with an emphasis on gender issues, in contemporary Latin American narrative and theater. Dr. Foster has published extensively. He has also held Fulbright scholarships in Argentina, Brazil, and Uruguay, and has served as Inter-American Development Bank professor in Chile.

On Saturday, the meeting will feature a panel discussion on "How Creatively Integrating Print, Audio, Video, and Multi-Media Can Facilitate Language Learning." Presenters will be Thalia Dorwick and Margaret Metz. Dr. Dorwick is publisher of foreign languages for McGraw-Hill Publishers. She received the Ph.D. in Spanish from Case Western Reserve University and has taught at Allegheny College and California State University at Sacramento. Recognized Outstanding Teacher by the California Foreign Language Teachers Association, Dr. Dorwick is co-author of *Puntos de Partida*.

Ms. Metz is senior marketing director for McGraw-Hill Publishers. She earned the bachelor of arts degree in French from Duke University.

LEGAL ASSISTANT SECTION

The Legal Assistant Section will meet Friday, Feb. 23, to hear Linda M. Gassaway, director of the legal assistant program at McLennan Community College. Her topic will be "Some Ethical Perspectives Relating to Paralegals." Ms. Gassaway received the bachelor of arts degree from St. Mary's College and the doctor of jurisprudence from the University of Texas School of Law.

Saturday, the featured speaker will be Jean Paul, coordinator of the legal assistant program at Blinn College. He will discuss "Institutional, Instructor, Host-Sponsor, and Individual Liabilities Under Student Internships: Some Factors to Consider." Mr. Paul received the bachelor's and master's degrees from Texas Tech University, the master of

HEALTH OCCUPATIONS SECTION TO SEE DISTANCE LEARNING DEMONSTRATION

The Friday meeting of the Health Occupations Section will feature a live demonstration of telemedicine and distance learning. The program will feature Mike Henderson, senior account executive for Southwestern Bell Telephone Company; Todd Mapes, southwest area director for View Tech, Inc.; Joseph Marcinkowski, president of Laser Professor, Inc.; Ron Philo, senior lecturer in neurobiology and anatomy at the University of Texas Health Science Center; and Ronald Bertanzi, health care equipment manager for PictureTel. LiveWorks, Laser Professor, and Southwestern Bell will provide equipment and explain the uses of telecommunications technology for health occupations instruction. The LiveBoard from LiveWorks will provide an interactive meeting system for integrated multimedia presentations, conference documenting, and video conferencing with a shared whiteboard for group collaboration. Anatomy and physiology software will be used to demonstrate telemedicine and distance education by bringing health occupations educators and students together from remote sites.

Saturday, the section program will feature a discussion about the telemedicine and distance learning infrastructure fund. In the 1995 legislative session, the legislature required telecommunications companies in Texas to provide $150 million per year in grant money to enhance telecommunications services for educational programs and administration. Panel members will provide information about this fund and discuss how the Harris County Information System Strategic Alliance is utilizing this significant new source of funding. Friday's speakers will be joined by Paul Voltz, program analyst for the Harris County Housing and Community Development Agency for this discussion.

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public administration from the University of Oklahoma, and the doctor of jurisprudence from Creighton University School of Law.

MUSIC SECTION

On Friday, Feb. 23, the Music Section and the Speech and Drama Section will meet jointly to hear David Gottlieb, president and chief executive officer of the Cynthia Woods Mitchell Pavilion Center for the Performing Arts, in The Woodlands. Dr. Gottlieb will discuss "Effective Fund Raising in the Arts and Its Need in the 21st Century." A founding member of the Houston Forum Club and board member of the Houston Symphony Orchestra Society, Dr. Gottlieb has written numerous texts on education and human resources. A consultant to the U.S. Departments of Labor and Energy, he presents lectures throughout the nation on effective fund-raising and grant-writing.

On Saturday, at the meeting of the Music Section, Betty Shaw and Lissa Robertson will offer a presentation entitled "The Direction of Class Piano in the 21st Century." Dr. Shaw is assistant professor of piano pedagogy and class piano at the University of Houston. She is a protégé of Robert Pace, who served as her advisor while she was earning the doctorate in piano pedagogy at Columbia University. Ms. Robertson is instructor of keyboard at San Jacinto College–North Campus, where she has organized the class piano program to correspond to the four-year university class piano programs throughout the state. She received the Teaching Excellence Award in 1988 from the University of Houston for her work in class piano under the direction of Dr. Shaw.

NOTED ECONOMISTS TO ADDRESS SECTION

The Economics Section meeting planned for Friday, Feb. 23, will feature a presentation by Steven R. Tomlinson, lecturer in economics at the University of Texas at Austin. Dr. Tomlinson will discuss "Visualizing the Connection: The Use of Interactive Software for Instructors of Economics." He will demonstrate the use of the LOGAL Economics Explorer software in economics instruction. The Economics Explorer software uses interactive simulations to introduce students to 24 basic economics concepts, including the multiplier effect, profit-maximization, and market clearing, and is designed to help students grasp the connection between mathematics, graphs, and economic intuition.

Steven R. Tomlinson

Dr. Tomlinson earned the bachelor's degree in economics from the University of Oklahoma, graduating among the top ten students in his class. He received the Ph.D. degree in economics from Stanford University, specializing in international trade and finance and economic development.

On Saturday, Fred M. Gottheil, professor of economics at the University of Illinois–Champaign-Urbana, will address the meeting. He will discuss "What is Worth Knowing About Economics?" Dr. Gottheil has been visiting professor of economics at Northwestern University and the Hebrew University in Jerusalem. He has lectured at many universities in the United States, Canada, and the Middle East. He is director of the Center for Economic Education at the University of Illinois and is on the executive committee of the Illinois Council on Economic Education.

Dr. Gottheil has received numerous awards for excellence in teaching, including the College of Commerce Award and the Alpha Lambda Delta Award for Outstanding Teacher of Freshmen. His most recent publication is entitled *Principles of Economics* (1995).

Dr. Gottheil has been a consultant to the White House on Middle East economics and a consultant to the Department of Health, Education, and Welfare during the Ford Administration. He has also been a consultant to the Institute for International and Strategic Studies at Georgetown University.

PHILOSOPHY SECTION PLANS PROGRAM

On Friday, Feb. 23, the Philosophy Section will continue a discussion which began last year at the TJCTA convention in Dallas. The topic, "The American Dream and Moral Issues," will be discussed by a panel consisting of faculty from four departments at Houston Community College. Panelists will be Bernard J. Mahoney, instructor of philosophy; David M. Wilcox, instructor of history; Janice Greco, instructor of psychology; and Leslie West, instructor of English.

Focusing on the moral issues which will be addressed in the coming election year, panel members will consider issues of ethics, identity, culture, and politics from a variety of perspectives. Dr. Mahoney will begin the discussion by providing a brief introduction to the concept of moral agency, explaining how individuals engage in moral analysis, relate to others, and conceive of such concepts as responsibility, community, and identity.

Mr. Wilcox will survey issues which have galvanized public moral discourse in American history—including slavery, womans suffrage, civil rights, environmental concerns, abortion, and the federal budget. At various times in history, Mr. Wilcox notes, issues of national concern have been the focus of fervent—even heated—moral debate. The events around which these discussions took place, and the ways in which these issues were resolved, have shaped the nation's moral sensibilities and helped define the American character. Mr. Wilcox will also consider the consequences of including the viewpoints of historically marginalized groups in the public debate.

Dr. Greco's will contribute insights from psychology to help discern how the individual is conceived in American culture. She will consider how the myth of the "rugged individualist" influences self-understanding, and how notions of self-identity shape political judgments—for instance, what obligations does the individual have to the community; what obligations does the community have to its weakest and most vulnerable members?

Ms. West will provide literary models of how moral dilemmas in the public and political realms were portrayed in American literature, revealing the importance of myth and shared stories in shaping political discourse, providing a moral sense, and introducing new possibilities for cultural and political dilemmas.

On Saturday, Hap Lyda, professor of philosophy and religion at Tarrant County Junior College–South Campus, will be the featured speaker. He will discuss "Writing Our Own Introduction to Philosophy Text."

Frank E. Hughes

Scott Elliott

Jim M. Williams

Adriana Barrera

Jimmy L. Goodson

Vance W. Gipson

COLLEGE PRESIDENTS TO HEAR NASA OFFICIAL

On Thursday, Feb. 22, the Texas Junior College Association will meet at 3:00 p.m. to hear a panel discussion of "Perspectives on the Roles of the President." Panel members will be Scott Elliott, president of Clarendon College; Jim M. Williams, president of Grayson County College; Adriana Barrera, president of El Paso Community College; and Jimmy L. Goodson, president of The Victoria College. Vance W. Gipson, president of Odessa College, will serve as moderator for the discussion.

Friday's TJCA luncheon session will feature a presentation by Frank E. Hughes, chief of the Space Flight Training Division of the National Aeronautics and Space Administration. Mr. Hughes is responsible for training astronauts for all space shuttle and space station programs. His duties include developing and conducting the training for flight crews and flight controllers.

Mr. Hughes received the bachelor of science degree in physics from St. Mary's College, and the master of science degree in environmental management from the University of Houston–Clear Lake. He began his career at NASA in 1966 as an instructor, working with Apollo simulators and Apollo guidance computers. He was a flight planner for all Skylab flights and was flight activities officer in Mission Control during all Skylab missions.

In 1976, Mr. Hughes worked on a task force to determine the best method of managing multiple flights of the space shuttle, then returned to flight simulations operations to prepare shuttle astronauts for flight.

He was the chief of the Space Station Training Division, where he was responsible for defining the training requirements for astronaut crews and the flight controllers assigned to fly the United States Space Station in the 1990s. He helped develop the curriculum, training materials, and training facilities for Space Station Operations to be conducted beyond the year 2000.

Mr. Hughes's topic for the Friday meeting will be "Training for the International Space Station."

COMPUTER SECTION TO SURVEY NEW SOFTWARE

The Computer Information Processing Section will meet Friday, Feb. 23, for a presentation featuring an address by Robert T. Grauer, associate professor of computer information systems at the University of Miami. His topic will be "Introduction to Windows '95 and Office '95." Dr. Grauer is the principle author of the *Exploring Windows* series and has written more than 20 books on programming and information systems. His work has been translated into three languages and is in use at all levels of higher education. In his remarks, Dr. Grauer will examine new features in Windows '95 and Office '95 and consider differences between them and their predecessors. Windows '95 will be studied from the viewpoint both of the novice and the experienced user. The novice, Dr. Grauer notes, should be able to master the program more quickly than in the past; the experienced user, however, initially must engage an "unlearning curve," as many shortcuts and keyboard commands no longer apply.

Office '95 offers a much easier adjustment for experienced users, Dr. Grauer says. Virtually all commands are in the same menus as the previous version. Several new features have been added to the individual applications and will be presented.

Recipient of the outstanding teacher award in the School of Business at the University of Miami, Dr. Grauer has also served as a consultant to several corporations, including International Business Machines and American Express. He received the Ph.D. in operations research from the Polytechnic Institute of Brooklyn in 1972.

On Saturday, the section meeting will feature a presentation by Mark G. Simkin, who will offer an "Introduction to Visual Basic." Dr. Simkin is professor of business administration at the University of Nevada, where he teaches courses in computer information systems, advanced microcomputer applications, decision support systems, and expert systems. He has served as consultant for the State of Hawaii, the State of Washington, the Hawaii Telephone Company, and the Japan-American Institute of Management Science. The author of ten textbooks in the fields of computers, economics, and accounting, Dr. Simkin received the master of business administration and Ph.D. degrees from the University of California at Berkeley. He has written numerous articles in the *Journal of Accountancy, Decision Sciences, The Journal of Computer Information Systems*, and others. His most recent work, *An Introduction to Visual Basic*, will be published in February 1996.

NOTED AUTHORS TO ADDRESS PSYCHOLOGY SECTION

Robert S. Feldman, professor of psychology at the University of Amherst, will speak to the Friday section meeting of Psychology, Feb. 23. His topic will be "The Future is Now: New Approaches to the Teaching of Psychology." He is director of undergraduate studies at Amherst.

Robert S. Feldman

A graduate of Wesleyan University and the University of Wisconsin–Madison, he is a former Fulbright senior research scholar and lecturer. His research interests include nonverbal behavior and the social psychology of education. He is the author of more than 100 scientific articles, book chapters, and papers. He has also written or edited more than a dozen books, including *Fundamentals of Nonverbal Behavior* (Cambridge University Press), *Understanding Psychology*, (McGraw-Hill), and *Applications of Nonverbal Behavior Theories and Research* (Erlbaum).

On Saturday, Jane Halonen, professor of behavioral science at Alverno College, in Milwaukee, will address the section meeting. She will discuss "Mindful Teaching in Hostile Times." Dr. Halonen earned the Ph.D. in clinical psychology from the University of Wisconsin–Milwaukee. She has served as consultant to numerous psychology departments and has authored two texts for teachers, *Teaching Critical Thinking in Psychology* and *Teaching Social Interaction*. She is also the author of two textbooks, with John Santrock, *Psychology: Contexts of Behavior*, and *Human Adjustment*, both published by Brown & Benchmark publishers. She is past president of the Council of Teachers of Undergraduate Psychology and is a fellow of the American Psychology Association.

Jane Halonen

NOTED AUTHORS TO ADDRESS ENGLISH SECTION

The English Section will meet on Friday, Feb. 23, to hear an address by John D. Ramage entitled "Teaching Argument in an Age of Ideology."

John D. Ramage

Dr. Ramage received the bachelor's degree in philosophy from Whitman College in Walla Walla, Washington, and the Ph.D. degree in English from Washington State University. He began teaching full-time in 1975 at Montana State University, where he taught a wide variety of courses, including literary theory and freshman composition. He was actively involved in the writing program and wrote, with his colleague John Bean, *Form and Surprise*, a "writing-across-the-curriculum" textbook for first year writing students. He and Dr. Bean have also written *Writing Arguments* and are currently working on the *Allyn & Bacon Guide to Writing*.

On Saturday, the featured speaker will be John J. Ruszkiewicz. Dr. Ruszkiewicz received the bachelor of arts degree in English from St. Vincent College and the master of arts and Ph.D. degrees in English from Ohio State University. He is author of numerous books and scholarly articles, including *The Scott, Foresman Handbook for Writers* and *The Presence of Others*. In his presentation, entitled "Writing On-Line and Off," he will explore the opportunities and problems English teachers face as a result of recent developments in electronic technology and networks. Dr. Ruszkiewicz will focus on electronic sources of information, networked classroom activities, and use of the World Wide Web in composition classes. He will also talk about the future of electronic textbooks and how they might better serve both instructors and writers.

The second portion of the Saturday presentation will feature Daniel Seward, a computer programmer and graduate student in English at the University of Texas at Austin. Mr. Seward is the programmer responsible for *Rhetoric Online* (HarperCollins, 1996) and is currently working on *Coretext Online*, an interactive composition handbook scheduled for release early in 1997. He will talk about what software can and cannot do and will be present to hear suggestions from the audience for features they would like to see in an electronic textbook.

ENGLISH-AS-A-SECOND-LANGUAGE SECTION ANNOUNCED PROGRAM

Joe Starr

Christine Tierney

David Ross

English-as-a-Second-Language instructors will meet Friday, Feb. 23, for two presentations on teaching techniques in the ESL classroom. First, Joe Starr will discuss "Don't Give the Teacher What He Wants." Mr. Starr will offer a technique to help writing students develop the ability to formulate theses and topic sentences. An ESL instructor for the past 17 years, he earned the master of arts degree in applied linguistics form the University of Houston. He has taught in the intensive English program at Houston Community College since 1985.

The second presentation in Friday's program is entitled "Poster Power." This demonstration by Christine Tierney will show how to make posters that present or reinforce materials and address different learning styles. With almost 20 years of experience in teaching ESL, Ms. Tierney is a full-time instructor in Houston Community College's intensive learning program. She notes that posters add whimsy, pique curiosity, and highlight important instructional points.

Saturday's program will consist of two presentations. The first will feature Alice Savage, instructor in Houston Community College's intensive learning program. She will discuss "The Collaborative Classroom: Techniques and Prospects." Ms. Savage notes that students process information in different ways. A collaborative teaching method addresses the variety of learning styles students use. Ms. Savage will demonstrate group work dynamics, reflection and feedback techniques, and experiential learning methods.

David Ross will follow this presentation with a discussion entitled "ESL in the Community College: A Political Ecology." Mr. Ross earned the master's degree in English from the University of Houston and is the department chairperson of the intensive learning English program at the Southwest College of the Houston Community College System. He notes that major changes in immigration laws, financial aid policies, school finance, and general education policies will have serious consequences for the ESL teaching profession in the two-year college.

BUSINESS ADMINISTRATION SECTION PLANS PROGRAM

The Business Administration Section has planned a meeting Friday, Feb. 23, which will feature a speaker from business and industry. Jerald L. Broussard, vice president of marketing for Administaff, Incorporated. His topic will be "An Overview of the Professional Employee Organization." Administaff is one of the largest staff leasing companies in the nation and has received recognition on the local and national levels. It ranked second in the Houston 100 survey and sixteenth on the INC Magazine list of the fastest growing companies in 1992.

Jerald L. Broussard

Mr. Broussard is also active in the National Association of Professional Employers, serving as co-chairperson of the legislative committee for the Florida and Georgia chapters and member of several committees in the Texas chapter. He is a frequent speaker and seminar leader for that organization's sales and marketing and governmental affairs conferences. He has written articles which have appeared in *Georgia Trend*, *The Houston Business Journal*, and *The American Banker*. Mr. Broussard helped develop legislation in the Texas legislature which licensed staff leasing in Texas.

The Saturday session of the Business Administration Section will feature Mary Ellen Guffey, *emeritus* professor of business at Pierce College in Los Angeles. Her topic will be "Using the Internet and World Wide Web as Business Communications Tools." She will discuss items about current e-mail issues, research on the Internet and World Wide Web, and use of the Internet in job searches. Dr. Guffey earned degrees from Bowling Green State University, the University of Illinois, and the University of California at Los Angeles. She has taught business communications courses for 35 years. She is the author of four books, including *Business English* and *Essentials of College English*. She is particularly interested in developing teaching materials for instructors in business communications and is one of the first authors to provide a World Wide Web site for distributing teaching materials.

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130 EXHIBIT BOOTHS TO FEATURE LATEST TEXTS AND TECHNOLOGY

More than 60 companies will participate as exhibitors at this year's TJCTA convention in Houston. Exhibits in the Market Place Exhibit Hall of the convention headquarters hotel, the Hyatt Regency in downtown Houston, will be open from 8:00 a.m. to 5:00 p.m., Friday, Feb. 23, and from 8:00 to 11:30 a.m., Saturday, Feb. 24.

Companies will be displaying the latest textbook titles and most recent technological developments. In addition to educational firms, several companies involved in offering products in the Optional Retirement Program or as tax deferred annuities will participate in the convention.

At press time for this issue of the *Messenger*, the following companies had reserved exhibit space:

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TJCTA MEMBERSHIP SERVICES COMMITTEE TO OPERATE PLACEMENT CENTER DURING CONVENTION

The TJCTA Membership Services Committee will operate a placement center during the annual convention at the Hyatt Regency hotel in Houston. Committee member Veneta B. Edwards, Hill College, serves this year as chairperson of the subcommittee to handle arrangements for staffing and organizing the placement center. Members of the Membership Services Committee will help staff the center during the convention.

This will be the twentieth consecutive year that a placement center has been operational during the annual TJCTA convention. In past years, as many as 125 job listings have been posted.

In a joint letter from Dr. Edwards and TJCTA President Patricia A. Smith, each college president was invited to submit information regarding anticipated openings on the full-time faculty and administrative staff for the coming academic year. College personnel officers are asked to provide the following information for each vacancy: position title, application deadline, job description, starting date, salary range, qualifications, and contact person at the college and/or at the convention. Information concerning anticipated openings should be sent to the TJCTA State Office by Feb. 16.

Job listings will be posted on a bulletin board near the registration center in the Hyatt Regency hotel Imperial Ballroom foyer. Hours of operation will be from 8:00 a.m. to 2:00 p.m., on Friday, Feb. 23, and from 8:00 to 11:00 a.m., Saturday, Feb. 24.

TJCTA members who wish to do so are invited to send résumés to be included in a loose-leaf binder, filed according to teaching fields. College personnel officers and other administrators attending the convention will be given opportunities to review the résumés and obtain information about potential candidates for staff openings. Resumés should be sent to the TJCTA State Office, 901 South MoPac Expressway, Building One, Suite 410, Austin, Texas 78746-5747. Résumés should be mailed in time to be received by Feb 16. After that date, members may take their résumés directly to the placement center at the convention site.

Following the convention, job listings and résumés of those seeking positions will be returned to the state office for the TJCTA placement/referral service.

MATH ASSOCIATION PLANS MEETING

On Friday, Feb. 23, the Texas Mathematics Association of Two-Year Colleges (TexMATYC) will meet to hear Elayn Martin-Gay, instructor of mathematics at the University of New Orleans. Her topic is entitled "Crossroads in Passing the TASP and Implementing the AMATYC Standards." The meeting will begin at 4:00 p.m., and will be held in Arboretum I of the convention headquarters hotel, the Hyatt Regency Houston.

Elayn Martin-Gay

Ms. Martin-Gay has taught mathematics at the University of New Orleans for 16 years and has received numerous teaching awards, including the Outstanding Developmental Educator at the University of New Orleans, presented by the Louisiana Association for Developmental Education. She has developed a videotaped lecture series for algebra courses to aid instruction and increase student comprehension. She is also the author of several textbooks, including *Pre-algebra, Beginning Algebra*, and *Intermediate Algebra*. Her most recent text, *Introductory and Intermediate Algebra*, combines the material for two courses in one book.

Ms. Martin-Gay received the bachelor's and master's degrees from Southeastern Louisiana University.

President of TexMATYC this year is Wayne Miller, Lee College.

TADD WILLIAMS GROUP TO PERFORM AT DANCE

Tadd Williams & Santa Fe, a popular band throughout the Houston and Texas Gulf Coast area, will provide music for the dance at this year's TJCTA convention. Always a popular convention event, the dance will be held in the Imperial Ballroom of the convention hotel, the Hyatt Regency, in downtown Houston. The dance will begin at 9:00 p.m., Friday, Feb. 23.

The Tadd Williams & Santa Fe band repertoire consists primarily of country music. The group has been named as the official band for Houston's 93Q country radio station, and was the winner last year of the 93Q Country/Shiner Bock Battle of the Bands.

No fee is charged for admission to the dance; however, the function is open only to individuals officially registered at the convention, and convention badges must be presented to enter the ballroom.

CONVENTION ATTENDEES URGED TO MAKE HOTEL RESERVATIONS EARLY

TJCTA members planning to attend the 49th annual convention, Feb. 22-24, 1996, in Houston, are encouraged to reserve hotel accommodations early. A block of 1,200 rooms has been reserved for the TJCTA convention, but it is likely that members who wait until the last minute to make reservations will be disappointed.

With the exception of a few special functions arranged for some of the sections meetings, all TJCTA convention activities will be held at the headquarters hotel. Hotel accommodations may be reserved by completing the form below and mailing it to the Hyatt Regency Hotel, or sending a facsimile of the form to the hotel, at Area Code 713, 951-0934, or calling the hotel, at Area Code 713, 654-1234. Reservations will be processed on a first-come, first-served basis. Reservations received after Jan. 23 will be subject to availability. Overflow housing has been arranged at the Doubletree Hotel, conveniently located in the block adjacent to the Hyatt Regency, and easily accessible by an enclosed passageway.

Forms and inquiries regarding reservations should *not* be directed to the TJCTA state office, as all convention housing arrangements are under the control of the Hyatt Regency hotel.

SOUTHWEST AIRLINES OFFERS SPECIAL FARES FOR TJCTA CONVENTION

TJCTA members traveling to the 1996 convention by air may take advantage of special fares arranged with Southwest Airlines. Since the convention headquarters hotel, the Hyatt Regency, is located in Houston, Southwest Airlines is the most convenient carrier offering service between the convention site and many Texas cities.

Southwest Airlines offers convention attendees a 10 percent discount on "everyday unrestricted fares" and a 5 percent discount on the lower restricted fares. To take advantage of the discounts, reservations must be made by calling Southwest Airlines Group Desk at 1-800-433-5368, Mondays through Fridays, between 8:00 a.m. and 5:00 p.m. Callers must provide the special TJCTA identifier code "**M1896**." Call no later than Feb. 13, 1996.

Seats at various fares are subject to availability at the time reservations are made, so reservations should be made well in advance of planned travel dates.

The special fares are offered between Feb. 18-28, 1996, and are available for round trip travel between Houston and any city served by Southwest Airlines.

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49th Annual Convention

Hyatt Regency Hotel — Houston, Texas — February 22-24, 1996

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☐ Doubletree Hotel
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Houston, Texas 77002
OR PHONE: *(800) 772-7666*
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Please reserve _____ room(s) of the type(s) checked below: *(Room type subject to availability)*

Check accommodations desired:	*Hyatt Regency Rates*	*Doubletree Rates*
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_____ Triple Room (3 persons)	$110	$110
_____ Quad Room (4 persons)	$120	$120

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Arrival Date: Feb. ____, 1996 Arrival Time: *______ ___.m. Departure Date: Feb. ____, 1996

(Hyatt Regency and Doubletree check-in time is 3:00 p.m.; check-out time is 12:00 Noon.)

**Reservations will not be held after 6:00 p.m., unless arrival is guaranteed by major credit card or advance payment of first night's lodging.* Guaranteed reservations not cancelled by 6:00 p.m. two days before arrival will be subject to deposit forfeiture or first night's charge to credit card.

☐ *Arrival will be after 6 p.m. Hold room on a guaranteed basis with the following credit card:*

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IMPORTANT INFORMATION: The Hyatt Regency and Doubletree hotels are unable to grant direct billing for room or incidental accounts. The hotels accept all major credit cards. In the absence of an approved credit card, the hotels request payment by cash or traveler's checks. Credit information will be required at time of check-in. The hotels will not accept payment by personal or institutional check unless definite arrangements are made with the Credit Department at time of check-in.

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VOLUME XXVII APRIL 1996 NUMBER 4

MAJOR ISSUES CONSIDERED BY LEGISLATIVE COMMITTEES

Although the Texas Legislature has not been in session since May of 1995, lawmakers have been busy considering many issues of vital importance to the state's system of higher education. Interim studies commissioned by the Lieutenant Governor and Speaker of the House of Representatives have kept lawmakers on key committees at work during the past several weeks.

House Speaker James E. (Pete) Laney, in his charge to the House Committee on Higher Education, directed the committee to evaluate the Texas Academic Skills Program (TASP), focusing on the program's fiscal and educational impact both on students and on their colleges. Rep. Irma Rangel, D-Kingsville, chair of the House Higher Education Committee, announced that the whole committee will consider issues related to TASP.

The Higher Education panel also was told to consider the roles of community colleges and the Texas State Technical College in delivering instruction in high-technology fields. A subcommittee consisting of Reps. Paul Moreno, D-El Paso; Tony Goolsby, R-Dallas; Jack Harris, R-Pearland; and Ms. Rangel will consider this issue.

Also, the Higher Education Committee was instructed to "conduct active oversight" of colleges found by the State Auditor to be experiencing "management or financial difficulties." Rep. Steve Ogden, R-Bryan, will chair the subcommittee on this issue. Other subcommittee members include Reps. Pete Gallego, D-Alpine; Ted Kamel, R-Tyler; Elvira Reyna, R-Mesquite; and Ciro Rodriguez, D-San Antonio.

A major area of concern by the House Committee on Appropriations deals with "buy-outs" of college and university administrators' contracts. A subcommittee chaired by Rep. Ogden has shown particular interest in contract terminations and resulting payments to administrators at the University of Texas at Arlington, the University of Houston System, Texas Southern University, and Texas A&M University. The committee also questioned representatives from Houston Community College, Northeast Texas Community College, and TSTC about reported severance packages for administrators whose contracts were terminated. Committee members discussed possible legislation limiting administrative contracts to a maximum of three years and proposals for reducing state appropriations by the amount of any "buy-out" payments.

Optional Retirement Program

The House Committee on Pensions and Investments was instructed to consider matters related to the Optional Retirement Program. A subcommittee chaired by Rep. Kip Averitt, R-Waco, will meet June 3 in Austin to discuss this charge. During the 1995 legislative session, measures were introduced to allow participants to drop out of the ORP and enter the state's Teacher Retirement System. None of the proposals received favorable action, however, because of conflicts with the Texas Constitution and with the federal Internal Revenue Code. While the obstacles have not disappeared, interest in legislative action remains high. During the past legislative session, representatives of the Texas Community College Teachers Association spoke in general support of the concept, pro-

(Continued on page 3)

ASSOCIATION MEMBERS APPROVE NAME CHANGE OVERWHELMINGLY

At the 49th annual convention of the Texas Junior College Teachers Association in Houston last February, members voted on an amendment to the Constitution and Bylaws which would change the name of the organization to the Texas Community College Teachers Association. The measure passed overwhelmingly, 83 percent in favor, 17 percent against. Following is the text of the amendment:

> In Article I, Section 1, and all other places in the Constitution and Bylaws where the name of the organization appears, strike the word *Junior* and insert in lieu thereof the word *Community*. In all places where the organization is referred to by the letters *TJCTA*, change *TJCTA* to *TCCTA*.

Under provisions of the Constitution, the proposed amendment was presented for discussion at the 1995 convention in Dallas during the general session. A two-thirds vote was required for approval of the measure at this year's convention in Houston.

The name change in no way alters the mission of the association. In 1971, the Texas Legislature recognized community and junior colleges as being identical under the law. However, noting the increasing use of "community" rather than "junior" in the names of colleges around the state, Larry Bell said in his remarks at the 48th annual convention in Dallas that the name change would reflect the growing diversity and expanded mission of Texas two-year colleges.

The definition of public two-year colleges has grown over the years to include a number of purposes beyond transfer to four-year schools. The term "community" encompasses the variety of services two-year schools provide.

The Texas Education Code states that "junior colleges are in fact comprehensive community colleges which serve their communities not only through university-parallel programs but by means of occupational programs and other programs of community interest and need."

The role and mission of two-year colleges as set out in state law is "primarily serving their local taxing districts and service areas in Texas and offering vocational, technical, and academic courses for certification or associate degrees. Continuing education, remedial and compensatory education consistent with open-admission policies, and programs of counseling and guidance shall be provided. Each institution shall insist on excellence in all academic areas—instruction, research, and public service." ☆

PRESIDENT'S MESSAGE

As I sit in my favorite chair and reflect on the beauty and majesty of the dream vacation my husband and I enjoyed on Vancouver Island, British Columbia last year, I am reminded how quickly the year has flown. The accomplishments of the Texas Community College Teachers Association continue to be achieved through the efforts of the Executive Committee, standing committees, and other committees.

You will find representation on your behalf from TCCTA at interim House and Senate committee hearings on issues that concern community colleges. Already, committees of the legislature have begun work on their interim charges, assigned to them by Lieutenant Governor Bullock and House Speaker Laney. And TCCTA is hard at work during this crucial time in the legislative process, monitoring events which affect community colleges. Your interests—and the interests of your colleagues across the state—will be expressed to members of the legislature as they begin to craft legislation for the coming session.

A positive attitude plays a very large part in the success of our lives. Let me suggest that you consider engaging in a "morning mental workout" I first learned about in a motivational seminar a couple of years ago. In your workout, reflect on the following thoughts:

- I will win. Why? I'll tell you why—because I have faith, courage, and enthusiasm!
- Today, I'll meet the right people in the right place at the right time for the betterment of all.
- I see opportunity in every challenge.
- I'm terrific at remembering names and faces.
- When I fail, I only look at what I did right.
- I never take advice from anyone more messed up than I am.
- I only let positive thoughts enter my head.
- I am a winner, a contributor, an achiever. I believe in me.

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With a morning mental workout like this and taking a positive attitude toward life, job, teaching duties, committee assignments, your campus, and TCCTA, you can win!

In a workshop I attended many years ago to help me understand how this "right brained" mom could cope with my "left brained" sons, I learned that vacations don't have to be several days in length. Vacations can be as short as a few seconds long—simply a mental break. I have come to enjoy these "micro vacations" as much as I enjoyed my Canadian vacation last summer and as much as I plan to enjoy two weeks in China this May.

One mental image keeps coming up in these "micro vacations" and that is of an eagle, soaring. At first I am watching the eagle, then I am riding on the eagle's wing, then I am the eagle. This image has helped me through some of the difficult times this past year, when my tasks seemed overwhelming.

Thank you for allowing me the privilege of serving you this past year. I would like to express an extra special thanks to the committee chairs and committee members for their work. Thanks to the rest of the Executive Committee for their input and leadership for the association this past year. Thanks to Charles, Richard, and Carol in the state office who are absolutely wonderful to work with.

And thanks to *you* for supporting your professional association through your membership dues and involvement. The work of TCCTA is helped immeasurably by the contributions you make.

Finally, I wish Glenda Easter great success in the year to come. She has the ability to meet the challenges that face TCCTA in representing community colleges.

Pat Smith

Plan to Attend

17th Annual
TCCTA
Conference
for
Faculty
Leaders

Austin September 27-28, 1996

EDITORIAL POLICY

1. The *TCCTA Messenger* provides a forum for TCCTA members to address professional issues and subjects of interest to educators in the two-year college. Prospective authors are invited to submit articles dealing with the theory, practice, history, and politics of two-year colleges in Texas. Topics should be of general interest to members and not limited to a single teaching discipline. Articles normally should be six to ten typed, double-spaced pages.

2. Longer articles may be published when their substance and likely reader-interest justify greater length. Shorter pieces of one to two pages intended as guest editorials, letters to the editor, or personal perspectives on problems, issues, or concepts related to the two-year college are also accepted. No excerpts from grant proposals, dissertations, theses, or research papers written for course work should be submitted.

3. Submissions should be original (not previously published or being considered for publication). Authors should limit the use of specialized terminology. Authors' names and titles of key sources should be included within the text, with page numbers in parentheses. The editor reserves the right to edit submissions so that their usage conforms with the editorial practices of the *Messenger*. Publicity accorded to a particular point of view does not imply endorsement by TCCTA, except in announcement of policy, when such endorsement is specified clearly.

4. Submissions are reviewed by an editorial review board, though the editor maintains responsibility for final selection. An author should send a high-contrast original of the manuscript with the author's name only on a separate cover sheet.

5. Articles published in the *Messenger* may be reproduced provided they are reprinted in their entirety and that appropriate credit is given to the author and to the *TCCTA Messenger*. Brief quotations and statistical data may be reproduced provided that the *TCCTA Messenger* is cited as the source.

6. Manuscripts should be sent to: Chairperson, TCCTA Publications Committee, 901 MoPac Expressway South, Building I, Suite 410, Austin, Texas 78746-5747. Authors should retain copies of their manuscripts for their files.

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PATRICIA A. SMITH
President

RICHARD MOORE
Associate Executive Director

CHARLES BURNSIDE
Executive Director

LEGISLATIVE PANELS CONSIDER ISSUES

(Continued from page 1)

vided that individuals could revoke their ORP elections without risking damaging federal tax consequences and without harmful actuarial effects on the Teacher Retirement System. Most observers seem to agree with one key proponent that favorable consideration of legislation along this line will be "highly problematical."

The Senate Committee on Education has had several meetings to discuss its charge from Lt. Gov. Bob Bullock. A number of major issues are to receive consideration by the committee in a "work session" in May. Several proposals are nothing more than "trial balloons," put forth to see how much and what kind of reactions will be raised.

Post-Tenure Review

An issue of major potential impact on faculty at a number of community colleges is the suggestion by Sen. Bill Ratliff, R-Mount Pleasant, calling for a faculty evaluation policy which includes "an annual review of the performance of all faculty, including tenured faculty." The annual evaluation would include student and peer evaluations. "Below standard" evaluations for two consecutive years "would provide cause for tenure revocation or dismissal," according to the suggestion submitted by Sen. Ratliff.

During a meeting of the Senate Education Committee in January, Sen. Ratliff expressed his concerns regarding tenure. He asked Higher Education Commissioner Kenneth H. Ashworth how many tenured professors have been fired in recent years. Dr. Ashworth's response, "Not many," led Sen. Ratliff to voice belief that the system of academic tenure in place at most of the state's universities and several community colleges is not effective in identifying and removing ineffective faculty members.

Following the committee meeting, Sen. Ratliff agreed to meet with representatives of the state's three major college faculty organizations, the Texas Community College Teachers Association, the Texas Association of College Teachers, and the Texas Conference of the American Association of University Professors. That meeting in late March, in Sen. Ratliff's Austin office, was attended by Dr. Scott Nelson, Kingwood College, past president of TCCTA and incoming chair of the association's Legislative Committee; Dr. Paul Reed, Sam Houston State University, state president of TACT; and Dr. Glenn M. Linden, Southern Methodist University, state president of the AAUP Texas branch. During the cordial but frank discussion, Sen. Ratliff listened attentively to the concerns expressed by the three faculty groups, but again voiced his belief that the present tenure system works to protect incompetent faculty. While agreeing that any actions regarding tenure should afford proper due process, the senator suggested some kind of "post-tenure review" along the lines presented in the meeting of the Senate Education Committee.

Limiting Coordinating Board Power

Among other major ideas to be discussed by senators are proposals to: appoint members of the Higher Education Coordinating Board from districts around the state and reduce the number of members from 18 to 15; require Coordinating Board impact statements for proposed legislation creating new institutions; eliminate Coordinating Board authority to review course offerings and approve new departments, schools, and degrees at universities; eliminate the board's authority to restrict distance learning courses; have the legislature create a "funding mechanism" for community college academic programs in place of the formula funding system in effect for the past many years; mandate the "block transfer" to public universities of community college associate of arts and associate of science degrees, with the stipulations that the transferred core courses be limited to "proven college level students" and that community colleges "may not co-mingle remedial and college level students."

Texas State Technical College

Various, wide-ranging proposals relating to the Texas State Technical College are under consideration. Both in the Senate Education Committee and in the House Higher Education Committee, legislators are clearly aware of tensions between TSTC and the state's community colleges. Some senators, including Sen. Gonzalo Barrientos, D-Austin, oppose any major alteration in the present structure of TSTC, while others seem to favor stringent limitations on the TSTC system.

Sen. Teel Bivins, R-Amarillo, has proposed that TSTC be allowed to offer high-technology programs "not commonly offered by community colleges" and to teach only those academic courses required for accreditation by the Southern Association of Colleges and Schools. Sen. Bivins also suggested that remedial education for TSTC students be provided under contract by nearby community colleges and that all authority for TSTC to establish extension centers and programs be eliminated. He has proposed, also, that the TSTC center at Marshall be elevated to a TSTC "campus," on a level with the system's Waco, Sweetwater, and Harlingen sites; but has suggested that the extension centers at Abilene, Brownwood, and Breckenridge be "authorized, but not mandated" to merge with community colleges. Sen. Ratliff has proposed that the extension centers be continued in their present structure, provided that costs of facilities, equipment, maintenance, and utilities continue to be borne by the local communities.

It is obvious that finding consensus among legislators on the myriad issues under consideration will be a daunting task. In coming weeks members of the various Senate and House committees will be working to formulate their "interim reports." These reports often form the basis for bills introduced when the Legislature convenes in January.

In the meeting with Sen. Ratliff last March, he indicated that consideration is being given to a major revision of all higher education legislation similar to the omnibus reform bill adopted in the 1995 session affecting the state's system of public education.

TECHLINX OFFERS CENTRALIZED INFORMATION CLEARINGHOUSE

In 1995 four two-year colleges, Austin Community College, Amarillo College, Laredo Community College and Tyler Junior College, formed a consortium to create and maintain TECHlinx, a technical education clearinghouse for community and technical colleges in Texas. TECHlinx offers a centralized and continuously updated source of information on technical education in Texas. The Texas Higher Education Coordinating Board, through the Carl D. Perkins Vocational and Applied Technology Act, provided funding through a 1996 State Leadership Grant.

TECHlinx provides coordination in the collection and dissemination of technical education resources statewide. This new service provides information on state agencies, community and technical colleges, school districts, universities, employers, labor, and community-based organizations working in the area of workforce education.

The clearinghouse provides valuable and hard-to-find materials including model programs, curriculum, research, workshops, and teleconferences. Formats of these materials vary, to include videotape, software, print, and audiotape.

To help educators, trainers, counselors, and workforce development specialists access these resources, TECHlinx offers several free products and services, including a "user-friendly" database with descriptive information, searchable via the Internet; electronic and print-based catalog of materials; and a World Wide Web home page with links to relevant local, state, national, and international resources.

Reference staff to assist with information requests is also provided free of charge, as well as a vast collection of research reports, curricula, training materials, surveys, articles, and monographs.

TECHlinx services and resources may be accessed via the Internet or by fax, phone, mail, or e-mail. TECHlinx may be found on the World Wide Web at http://www.actx.edu/techlinx or at e-mail address "pperry@austin.cc.tx.us." Or interested persons may call (512) 223-8402 or fax (512) 288-8160.

Is There "Merit" in Merit Pay?

By
Charles Burnside
Executive Director
Texas Community College Teachers Association

> **"My opposition to merit pay probably is not absolute and eternal. There are some aspects of the notion which have certain appeal to me."**

Every year or two we receive in our office a call requesting information about some "creative" plan for faculty compensation. Usually the calls come a few months after the arrival of a new president or following the election of new trustees. Invariably the inquiries are prompted by suggestions from administrators or, increasingly, from college trustees, to replace the faculty salary schedule with some kind of "incentive" plan. The goal, it is said, is to reward "deserving" faculty with pay raises, and thereby encourage the less effective, the complacent, and the uncooperative faculty to change their ways. By whatever name, the suggestions are for implementation of some system of "merit pay."

The concept of merit pay for teachers is by no means of recent origin. The idea was applied to public schools in New England early in this century and quickly spread across the country. Largely in response to widespread outcries of favoritism and inequity in their administration, merit pay plans were gradually replaced, beginning in the early 1920s, with single-salary schedules. The schedules, or tables, provided that faculty with similar responsibilities, experience, and training would receive similar compensation.

I must confess that my opposition to merit pay probably is not absolute and eternal. Indeed, there are some aspects of the notion which have certain appeal to me. I know it will surprise some to learn that I might have softened in my hostility to merit pay. The fact is, however, that I have mixed emotions on the topic. There are seemingly good arguments on both sides of the issue.

When someone asks me how I stand on merit pay for teachers, I want to tell the questioner: I'm for it if you will let me define "merit." If, when you say "merit pay," you refer to a practice of rewarding a teacher for years of faithful service in a noble profession; if you mean higher pay for years of successful experience at the college; if you mean higher compensation for advanced academic training or successful work experience and additional postgraduate hours beyond the master's degree or the doctorate; if you mean more pay for an unusual number of preparations, or a stipend for sponsoring a club, or extra pay for developing a new course…if *that's* what you mean by "merit pay," then I'm for it.

Furthermore, I have no trouble supporting the concept of merit pay at universities where professors are expected to conduct scholarly research and write for publication. However, I have a lot of trouble finding "merit" in "merit pay" in a community college, where presumably all the faculty have similarly calculated teaching loads and professional responsibilities.

So, if, when you say "merit pay," you mean a compensation system unilaterally imposed on an unwilling faculty at the whim of the board or administration; a plan for doling dollars on the basis of who rocks the boat the least; a means of holding the budget down by distributing scarce dollars to a few "favored" teachers; a system to penalize a teacher in a way that allows no meaningful review or appeal (without jeopardizing chances for consideration in future merit pay decisions); a method of "keeping workers in line" by threatening the withholding of needed pay; a crass and transparent attempt to "buy" loyalty (loyalty which invariably turns out to be short-lived); a way to increase attendance at college plays, basketball games, concerts, and Sunday services—through poorly disguised bribery; a method of converting the school into a factory, the social processes of teaching and learning into a manufacturing enterprise, and a caring teacher into an instrument of production…then, I'm against it.

Let me be personal for a moment. For more than half a century, I have given my life to the cause of education: as a pupil, a teacher, a parent of school-age children, the husband of an elementary school teacher, and, for the last 23 years, the staff leader of a statewide faculty organization. I have known literally thousands of teachers at schools, colleges, and universities all over this state. In these experiences, I have known teachers who would be placed all along the continuum of teacher evaluations—from truly superlative, to marginally mediocre, to utterly unfit.

I've seen first-hand the problems of the single-salary schedule plan, where the drones are paid the same as the workers and where the seemingly least dedicated teachers are paid the same as their most conscientious colleagues. Admittedly, it is often disappointing and sometimes discouraging and occasionally disgusting. But I believe that the cure proposed in the form of merit pay based on subjective criteria is infinitely worse than the disease. And perhaps I should mention here, too, that the *ultimate* determination of "merit" rests in the hands of those involved in the hiring process at the outset.

Let me summarize the reasons for my opposition to the notion of merit pay. I believe that the proponents of merit pay rely very heavily on eight fundamentally flawed presuppositions, or myths.

The first myth is that *teachers teach for money*. There is not a teacher in our profession who could not have earned more money working somewhere else. When we chose to make teaching our work in life, we were acutely aware that we were not entering a lucrative profession. Instead, we became teachers because we believed we had something worthwhile to contribute to the lives of our students. We heard and responded to the calling to a profession that demanded the best we had to offer in a society that would probably never pay us for our worth. Show me a teacher who entered this profession for the money in it and I'll show you someone who's unfit for our profession—and, incidentally, one who is a ripe target for lunacy proceedings.

The second myth is that *money will buy high morale*. The reality is that morale among faculty is determined far more by the degree of stability, the extent of genuine collegiality, the sense of security, the feelings of support and mutual respect which are evident than by the amount of pay. And it has been my observation, without exception, that at each college where a merit pay system has been introduced, faculty morale nosedived—even among the favored recipients of the merit bonuses.

A third myth is that *inferior teachers will leave the profession* if they are denied merit stipends. The sad experience is that mediocre and inferior teachers rarely—if ever—perceive their mediocrity or inferiority, and they will quite likely interpret the denial of merit pay as one more injustice of an unjust pay system. If a teacher really is incompetent or unfit, the obligation is the institution's to help the teacher improve, or failing that, to proceed through appropriate due process to end the teacher's employment.

Fourth, there is the myth that *merit pay works well in private industry*, and that, therefore, colleges should adopt the system. In the first place, the reality is that only about ten percent of American companies use discretionary merit pay plans. More importantly, private employers emphasize efficiency, productivity, and profit. It is understandable, perhaps, how some with backgrounds in business and industry, science and technology, and politics could fail to understand the nature of our calling. Many principles of business management are quite appropriately applicable in running a college. But teaching is an art. Teaching should never, *never* be evaluated in the quantitative terms of the business world. Run a college like a corporation and it becomes a corporation, not a college. The truly wise and courageous college president or trustee should steadfastly stand against proposals to experiment with discretionary pay plans.

A fifth myth is that *merit pay has worked well in colleges* where it has been tried. The truth is quite the contrary. Among Texas two-year colleges, more schools have *abandoned* merit pay plans than have converted to them. In this regard, it's worth noting, I believe, that the Texas Legislature finally abolished the much heralded career ladder for public school teachers after it proved to be a dismal failure.

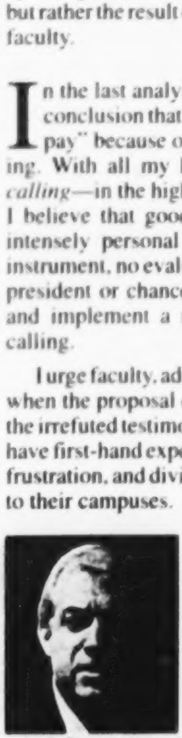
Sixth, there is the myth that *a single administrator—or a whole "council" of chairs, deans, and vice presidents—can fairly evaluate a faculty*. We have all known an administrator who was a successful teacher (or coach) and then was promoted to the administration. She or he was probably fairly well qualified to evaluate the quality of teaching in *one* discipline, but completely out of her or his element when it came to evaluating faculty in most other fields. And who can honestly say that evaluators can avoid bias in their judgments?

Seventh, there is the myth that *merit pay will attract better qualified people* into the profession. The evidence shows that job security and guaranteed advancement in salary are far more influential in attracting the best and brightest into teaching than some vague hope of financial reward based on arbitrary and subjective criteria.

Finally, the eighth myth is that *merit pay will bring out the best qualities* in teachers. In practice, systems of merit pay have inevitably, invariably, and understandably appealed to our baser instincts. Over the past 23 years I have traveled across and around this state many times. In all my experience, not one teacher in the state of Texas ever has told me that merit pay at his or her institution has worked well and achieved the desired results. Instead, what they tell me is that merit pay has brought to their campuses unbelievable divisiveness, unbearable competitiveness, a loss of collegiality and mutual support, a climate of mistrust and distrust, the temptation to be less than completely ethical, and very little interest among professionals in helping their colleagues improve. We must remember that the ultimate product of education is not the contribution made by a single teacher in the college or in the department, but rather the result of the integrated efforts of the entire faculty.

In the last analysis, I have reached the inescapable conclusion that there is very little "merit" in "merit pay" because of my own philosophy about teaching. With all my heart I believe that teaching is a *calling*—in the highest and noblest sense of the word. I believe that good teaching is based on factors so intensely personal and uniquely individual that no instrument, no evaluation system, no infallible dean or president or chancellor or trustee can really develop and implement a merit pay system worthy of that calling.

I urge faculty, administrators, and governing boards, when the proposal of merit pay is considered, to heed the irrefuted testimony of teachers across this state who have first-hand experience of the misery, sadness, pain, frustration, and divisiveness that merit pay has brought to their campuses.



Charles Burnside received the Bachelor of Arts and Master of Arts degrees in social science from East Texas State University. He taught social science in the Crane (Texas) public schools and at Central Texas College. For two years he was administrative assistant to a U.S. Representative in Washington. Since 1973 he has served as Executive Director of the Texas Community College Teachers Association.

> **"*In all my experience, not one teacher in the state of Texas ever has told me that merit pay at his or her institution has worked well and achieved the desired results.*"**

COMPARISON OF FALL HEADCOUNT ENROLLMENTS — 1976–1995
Texas Community, Junior, and Technical Colleges

INSTITUTION	HEADCOUNT ENROLLMENT — FALL SEMESTER *(Semester Length Credit Courses Only)*																				NET CHANGE Fall 1995 over Fall 1994		NET CHANGE Fall 1995 over Fall 1985	
	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	Number	Percent	Number	Percent
Alamo Community College District	27,939	27,579	27,307	27,386	27,157	25,850	27,462	29,227	28,382	28,017	27,536	29,727	32,044	30,299	31,235	31,404	33,944	33,806	34,855	35,791	+ 936	+2.69%	+ 7,774	+27.75%
Northwest Vista College	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	12	—	—	—	—
Palo Alto College	—	—	—	—	—	—	—	—	—	271	1,249	2,538	3,709	3,960	4,755	5,472	6,279	6,555	7,102	7,504	+ 402	+5.66%	+ 7,233	+2669.00%
St. Philip's College	6,723	6,823	6,772	6,776	6,780	6,264	6,702	7,081	6,125	5,680	5,801	6,063	6,026	5,632	5,543	5,840	6,643	7,277	7,270	7,188	- 82	-1.13%	+ 1,508	+26.55%
San Antonio College	21,216	20,756	20,535	20,610	20,377	19,586	20,760	22,146	22,257	22,066	21,846	21,126	22,309	20,707	20,937	20,092	21,022	19,974	20,483	21,087	+ 604	+2.95%	- 979	-4.44%
Alvin Community College	2,465	2,651	2,974	2,768	3,023	3,024	3,724	4,034	3,921	3,938	3,918	4,243	4,152	3,906	3,892	3,986	4,085	4,034	3,844	3,678	- 166	-4.32%	- 260	-6.60%
Amarillo College	4,147	4,093	4,102	4,571	4,955	5,309	5,670	6,099	5,843	5,049	5,104	5,236	5,369	5,617	5,905	6,560	6,507	6,640	6,736	7,135	+ 399	+5.92%	+ 2,086	+41.32%
Angelina College	1,929	2,069	2,214	1,939	2,043	2,099	2,172	2,694	2,471	2,413	2,527	2,618	2,941	2,989	3,137	3,094	3,397	3,650	3,860	3,622	- 238	-6.17%	+ 1,209	+50.10%
Austin Community College	6,519	7,770	9,140	11,036	12,537	13,158	15,371	16,674	17,807	17,549	18,340	19,905	21,378	23,067	24,009	22,976	25,275	24,236	25,276	25,656	+ 380	+1.50%	+ 8,107	+46.20%
Bee County College	1,934	1,668	1,545	1,579	1,537	1,675	1,792	1,881	1,847	1,639	2,141	2,201	2,550	2,375	2,250	2,267	2,378	2,527	2,417	2,498	+ 81	+3.35%	+ 859	+52.41%
Blinn College	2,131	2,332	2,539	2,478	2,502	2,793	3,160	3,380	3,499	3,718	4,132	5,178	5,915	6,471	6,930	7,333	8,066	8,637	9,017	9,322	+ 305	+3.38%	+ 5,604	+150.73%
Brazosport College	3,048	3,278	3,453	3,643	3,660	3,679	3,616	3,606	3,603	3,467	3,269	3,352	3,550	3,611	3,460	3,638	3,344	3,199	3,096	3,107	+ 11	+0.36%	- 360	-10.38%
Central Texas College	4,701	4,529	4,545	4,170	4,527	4,383	4,667	5,132	4,765	5,803	5,452	5,048	5,224	5,250	4,336	6,880	5,489	5,821	6,044	6,342	+ 298	+4.93%	+ 539	+9.29%
Cisco Junior College	1,459	1,517	1,602	1,518	1,448	1,371	1,492	1,650	1,565	1,573	1,531	1,690	1,884	1,884	2,087	2,358	2,559	2,627	2,600	2,625	+ 25	+0.96%	+ 1,052	+66.88%
Clarendon College	453	359	503	512	625	554	686	735	739	652	671	720	798	773	887	687	773	740	788	795	+ 7	+0.89%	+ 143	+21.93%
College of the Mainland	2,080	2,235	2,504	2,362	2,492	2,621	2,986	2,883	2,865	3,080	3,243	3,309	3,522	3,569	3,518	3,740	3,848	3,886	3,975	3,564	- 411	-10.34%	+ 484	+15.71%
Collin County Community College Dist.	—	—	—	—	—	—	—	—	—	1,390	3,836	4,896	7,003	8,546	8,978	9,729	9,484	9,988	9,751	10,300	+ 549	+5.63%	+ 8,910	+641.01%
Dallas County Community College Dist.	32,790	36,297	37,959	39,125	41,548	45,363	50,063	49,437	47,123	46,366	46,694	48,213	50,015	51,338	51,826	55,224	54,755	51,878	48,816	47,070	- 1,746	-3.58%	+ 704	+1.52%
Brookhaven College	—	—	3,489	4,391	5,217	5,889	6,839	6,951	6,659	6,772	7,191	7,156	7,653	7,973	8,402	9,016	8,648	8,300	7,654	7,425	- 229	-2.99%	+ 653	+9.64%
Cedar Valley College	—	1,259	1,570	1,746	1,822	2,193	2,343	2,323	2,174	2,297	2,479	2,806	3,002	3,081	2,986	3,390	3,192	3,112	2,835	2,717	- 118	-4.16%	+ 420	+18.28%
Eastfield College	7,815	7,974	7,621	7,647	8,098	8,349	9,025	8,759	8,668	8,302	8,290	8,935	9,225	9,535	9,524	10,018	9,990	9,490	8,737	8,342	- 395	-4.52%	+ 40	+0.48%
El Centro College	7,247	7,092	5,882	5,969	6,195	6,757	7,084	6,585	5,745	5,409	5,126	5,415	5,828	6,034	6,178	5,954	7,151	6,242	5,388	5,086	- 302	-5.61%	- 323	-5.97%
Mountain View College	6,510	5,556	5,056	5,137	5,091	5,585	5,814	5,790	5,244	4,908	4,938	4,942	5,756	6,063	6,110	6,600	6,554	6,301	6,106	6,002	- 104	-1.70%	+ 1,094	+22.29%
North Lake College	—	2,823	3,503	3,466	3,732	4,437	5,079	4,882	5,165	5,469	5,483	5,462	5,828	5,850	6,180	6,855	6,357	5,996	6,108	5,902	- 206	-3.37%	+ 433	+7.92%
Richland College	11,198	11,593	10,838	10,769	11,393	12,153	13,879	14,147	13,468	13,209	12,835	12,634	12,723	12,802	12,446	13,391	12,863	12,437	11,988	11,596	- 392	-3.27%	- 1,613	-12.21%
Del Mar College	6,479	6,807	6,646	6,915	6,994	7,110	7,407	8,330	8,400	8,664	8,927	9,394	9,944	10,258	10,521	11,134	11,513	11,825	10,759	10,385	- 374	-3.48%	+ 1,721	+19.86%
El Paso Community College	8,741	8,644	11,888	12,259	11,817	11,090	11,833	12,674	13,604	13,579	13,572	14,040	14,938	16,541	17,149	16,838	18,118	18,476	19,972	21,669	+ 1,697	+8.50%	+ 8,090	+59.58%
Frank Phillips College	615	595	670	591	892	804	891	913	920	892	844	873	963	977	961	968	1,030	1,140	1,140	1,108	- 32	-2.81%	+ 216	+24.22%
Galveston College	1,651	1,535	1,639	1,555	1,532	1,531	1,803	1,740	1,956	1,727	2,020	1,892	2,193	2,060	2,112	2,117	2,326	2,354	2,460	2,220	- 240	-9.76%	+ 493	+28.55%
Grayson County College	3,772	3,648	3,903	3,446	3,537	3,855	4,462	4,601	4,637	3,164	3,151	3,140	3,515	3,447	3,172	3,407	3,299	3,286	3,011	3,016	+ 5	+0.17%	- 148	-4.68%
Hill College	853	794	806	739	703	655	857	958	1,158	1,101	1,356	1,228	1,533	1,533	1,634	1,758	2,088	2,242	2,220	2,468	+ 248	+11.17%	+ 1,367	+124.16%
Houston Community College System	9,510	10,309	11,114	12,594	13,069	16,368	19,408	18,653	18,792	20,037	19,339	21,025	23,805	26,191	28,908	31,390	30,906	32,791	33,478	33,926	+ 448	+1.34%	+ 13,889	+69.32%
Howard County Junior College District	—	—	—	—	1,076	1,123	1,136	1,301	1,236	1,156	1,217	1,447	1,640	1,715	2,340	2,424	2,378	2,508	2,363	2,330	- 33	-1.40%	+ 1,174	+101.56%
Howard College	1,482	1,097	1,151	1,005	1,076	991	1,020	1,168	1,124	1,065	1,121	1,340	1,526	1,596	2,215	2,324	2,284	2,409	2,265	2,228	- 37	-1.63%	+ 1,163	+109.20%
Southwest Collegiate Inst. for the Deaf	—	—	—	—	—	132	116	133	112	91	98	121	114	119	125	100	94	99	98	102	+ 4	+4.08%	+ 11	+12.09%
Jacksonville College	253	300	303	326	279	271	300	322	240	235	209	250	266	252	261	317	332	365	299	302	+ 3	+1.00%	+ 67	+28.51%
Kilgore College	3,696	3,715	3,849	3,973	4,097	4,180	4,389	4,543	4,469	3,885	3,937	4,305	4,288	4,599	4,443	4,424	4,540	4,564	4,351	4,169	- 182	-4.18%	+ 284	+7.31%
Lamar Univ. Associate Degree Programs	1,265	1,672	1,825	1,780	2,015	1,933	2,196	2,496	2,628	2,362	2,381	2,462	2,827	3,219	5,115	4,942	5,154	5,520	5,362	5,022	- 340	-6.34%	+ 2,660	+112.62%
Lamar University - Orange	661	827	921	823	961	880	975	1,061	1,065	909	933	975	1,110	1,214	1,283	1,300	1,526	1,590	1,473	1,496	+ 23	+1.56%	+ 587	+64.58%
Lamar University - Port Arthur	604	845	904	957	1,054	1,053	1,221	1,435	1,563	1,453	1,448	1,487	1,717	2,005	2,053	2,039	2,034	2,363	2,470	2,232	- 238	-9.64%	+ 779	+53.61%
Lamar University Inst. of Technology	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1,779	1,603	1,594	1,567	1,419	1,294	- 125	-8.81%	—	—
Laredo Community College	3,206	3,292	3,030	2,981	3,107	3,229	3,536	4,179	4,038	4,024	4,106	4,463	4,891	4,982	5,122	5,379	5,932	6,716	6,980	6,920	- 60	-0.86%	+ 2,896	+71.97%
Lee College	4,147	4,077	4,371	4,493	4,353	4,202	4,637	4,925	4,581	4,327	4,312	4,755	4,947	5,000	5,361	5,739	5,481	5,507	5,621	5,774	+ 153	+2.72%	+ 1,447	+33.44%
Lon Morris College	299	288	321	368	350	322	294	325	300	281	282	352	341	369	322	323	357	313	320	307	- 13	-4.06%	+ 26	+9.25%
McLennan Community College	3,516	3,514	3,540	3,771	3,849	3,884	4,071	4,296	4,509	4,393	4,664	5,158	5,345	5,469	5,398	5,770	6,005	5,703	5,540	5,583	+ 43	+0.78%	+ 1,190	+27.09%
Midland College	2,122	2,180	2,201	2,527	2,695	2,784	3,230	3,350	3,501	3,496	3,659	3,744	3,680	3,863	3,992	4,115	4,095	3,815	3,887	3,765	- 122	-3.14%	+ 269	+7.69%
Navarro College	1,766	1,906	1,771	1,434	2,227	1,619	2,357	2,359	2,816	1,664	2,053	1,999	2,310	2,631	2,827	2,930	3,202	3,152	3,110	3,215	+ 105	+3.38%	+ 1,551	+93.21%
North Central Texas College	1,600	1,587	1,561	1,487	1,492	1,539	1,719	1,673	1,681	1,636	2,240	2,443	2,929	3,055	3,070	3,368	4,060	4,071	4,075	4,092	+ 17	+0.42%	+ 2,456	+150.12%
North Harris Mont. Comm. Coll. Dist.	3,109	4,337	5,307	5,623	6,625	7,591	9,495	10,222	10,954	11,288	11,342	11,719	13,301	14,040	15,817	17,188	18,858	18,886	19,056	18,876	- 180	-0.94%	+ 7,588	+67.22%
Northeast Texas Community College	—	—	—	—	—	—	—	—	—	1,395	1,614	1,558	1,673	1,678	1,769	1,825	2,024	2,103	2,284	2,137	- 147	-6.44%	+ 742	+53.19%
Odessa College	3,603	3,469	3,807	3,670	3,820	3,696	4,098	4,486	4,827	4,225	4,408	4,760	4,732	4,593	5,000	4,842	4,865	4,775	4,445	4,680	+ 235	+5.29%	+ 455	+10.77%
Panola College	763	847	866	864	813	765	950	1,099	1,140	1,042	1,158	1,281	1,251	1,369	1,381	1,381	1,374	1,459	1,477	1,657	+ 180	+12.19%	+ 615	+59.02%
Paris Junior College	1,790	1,836	1,873	2,129	1,951	1,828	1,982	2,220	2,102	1,876	2,017	2,269	2,218	2,242	2,322	2,477	2,406	2,522	2,647	2,886	+ 239	+9.03%	+ 1,010	+53.84%
Ranger College	648	639	722	717	717	558	642	566	672	521	654	596	635	631	726	741	673	813	773	839	+ 66	+8.54%	+ 318	+61.04%
San Jacinto Junior College District	12,320	12,261	12,219	12,929	14,037	15,206	16,642	16,361	16,643	16,546	16,725	16,837	17,368	16,856	18,618	19,594	20,184	19,389	18,811	19,487	+ 676	+3.59%	+ 2,941	+17.77%
Central Campus	12,320	9,886	9,632	9,103	9,389	9,370	10,028	9,278	9,321	9,026	9,219	9,147	9,317	9,130	9,768	10,064	10,258	10,068	9,742	9,867	+ 125	+1.28%	+ 841	+9.32%
North Campus	—	2,375	2,587	2,680	2,777	3,057	3,566	3,622	3,542	3,471	3,365	3,392	3,448	3,250	3,673	3,955	4,291	3,939	3,912	4,210	+ 298	+7.62%	+ 739	+21.29%
South Campus	—	—	—	1,146	1,871	2,779	3,048	3,461	3,780	4,049	4,236	4,298	4,603	4,476	5,177	5,575	5,635	5,382	5,157	5,410	+ 253	+4.91%	+ 1,361	+33.61%
South Plains College	2,542	2,469	2,731	2,760	2,840	2,955	3,200	3,451	3,532	3,502	3,517	4,044	4,302	4,667	5,009	5,533	5,861	5,763	5,760	5,704	- 56	-0.97%	+ 2,202	+62.88%
South Texas Community College	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1,055	2,334	3,339	+ 1,005	+43.06%	—	—
Southwest Texas Junior College	1,982	2,089	1,991	2,063	2,192	2,013	2,184	2,301	2,452	2,216	2,378	2,297	2,450	2,397	2,633	2,676	2,825	3,026	3,139	3,256	+ 117	+3.73%	+ 1,040	+46.93%
Tarrant County Junior College District	19,203	19,554	19,018	19,431	21,148	23,114	26,156	27,916	26,365	24,115	24,540	24,932	26,257	27,531	28,517	28,893	29,178	27,959	26,821	27,629	+ 808	+3.01%	+ 3,514	+14.57%
Northeast Campus	8,085	7,945	8,042	7,893	8,644	9,492	10,909	11,535	12,827	10,006	10,178	10,445	11,333	12,118	12,406	12,706	12,827	12,364	11,906	12,288	+ 382	+3.21%	+ 2,282	+22.81%
Northwest Campus	2,324	2,946	3,081	3,296	3,625	3,997	4,550	4,983	4,752	4,337	4,795	4,665	4,613	5,025	5,331	5,226	5,197	4,857	4,578	4,477	- 101	-2.21%	+ 140	+3.23%
South Campus	8,794	8,663	7,895	8,242	8,879	9,625	10,697	11,398	10,604	9,772	10,098	9,822	10,311	10,388	10,780	10,961	11,154	10,738	10,337	10,864	+ 527	+5.10%	+ 1,092	+11.17%
Temple College	1,793	1,944	2,091	2,048	2,278	2,230	2,324	2,280	2,333	2,245	2,031	2,260	2,381	2,400	2,269	2,275	2,317	2,544	2,472	2,450	- 22	-0.89%	+ 205	+9.13%
Texarkana College	2,925	3,154	3,091	3,193	3,086	3,203	3,418	3,720	3,585	3,298	3,380	3,659	3,751	3,814	3,894	4,025	4,182	3,989	3,924	4,047	+ 123	+3.13%	+ 749	+22.71%
Texas Southmost College	3,691	3,852	3,829	4,061	4,268	4,201	4,193	4,764	4,893	4,693	5,101	5,224	5,522	5,750	5,629	5,916	6,417	6,039	6,309	6,564	+ 255	+4.04%	+ 1,871	+39.87%
Texas State Technical College	—	—	—	—	6,781	7,448	9,021	8,785	8,548	8,667	9,062	8,896	8,380	8,408	8,215	7,791	7,958	7,234	7,823	7,607	- 216	-2.76%	- 1,060	-12.23%
TSTC—Waco	—	—	—	—	4,234	4,588	5,186	5,001	4,569	4,475	4,768	4,508	4,051	4,014	3,823	3,534	3,378	3,421	3,484	3,678	+ 194	+5.57%	- 797	-17.81%
TSTC—Amarillo	—	—	—	—	792	884	1,166	1,065	1,118	1,105	1,051	973	889	720	660	366	560	522	511	—	—	—	—	—
TSTC—Harlingen	—	—	—	—	1,421	1,568	1,921	2,081	2,359	2,487	2,586	2,599	2,666	2,786	2,904	2,976	3,225	2,431	2,900	3,066	+ 166	+5.72%	+ 579	+23.28%
TSTC—Sweetwater	—	—	—	—	334	408	748	638	502	600	657	816	774	888	828	715	795	860	928	863	- 65	-7.00%	+ 263	+43.83%
Trinity Valley Community College	2,190	2,150	2,348	2,496	2,875	2,605	3,220	3,518	3,795	3,465	3,498	3,490	4,001	3,820	3,931	4,236	4,269	4,386	4,278	4,584	+ 306	+7.15%	+ 1,119	+32.29%
Tyler Junior College	5,908	6,224	6,558	6,420	6,794	6,916	7,298	7,735	6,966	6,369	7,186	7,416	7,888	7,957	7,870	8,339	8,259	7,919	7,891	7,575	- 316	-4.00%	+ 1,206	+18.94%
Vernon Regional Junior College	1,075	1,121	1,114	1,173	1,086	1,198	1,292	1,413	1,484	1,679	1,459	1,705	1,729	1,711	1,820	1,715	1,776	1,869	1,801	1,722	- 79	-4.39%	+ 43	+2.56%
The Victoria College	2,199	2,340	2,297	2,276	2,298	2,319	2,471	2,729	2,828	2,934	2,879	3,077	3,107	3,074	3,255	3,296	3,346	3,443	3,564	3,644	+ 80	+2.24%	+ 710	+24.20%
Weatherford College	1,409	1,378	1,470	1,388	1,596	1,601	1,527	1,607	1,564	1,391	1,522	1,695	2,033	2,048	2,089	2,040	2,277	2,492	2,591	2,348	- 243	-9.38%	+ 957	+68.80%
Western Texas College	1,163	1,129	1,131	1,169	1,102	1,005	1,208	1,213	1,263	961	1,135	1,111	966	1,094	1,011	1,070	1,095	1,086	1,147	1,024	- 123	-10.72%	+ 63	+6.56%
Wharton County Junior College	2,178	2,047	1,984	1,869	2,056	2,219	2,466	2,574	2,526	2,149	2,250	2,391	2,551	2,571	2,964	3,045	3,361	3,292	3,395	3,731	+ 336	+9.90%	+ 1,582	+73.62%
Total—Public Community Colleges	215,242	222,917	232,974	239,136	251,076	261,075	289,363	302,102	300,652	294,309	302,085	321,025	344,199	355,478	371,299	387,707	399,578	400,148	400,323	405,346	+ 5,023 †	+1.25%	+ 111,037	+37.73%
Total—Lamar University	1,265	1,672	1,825	1,780	2,015	1,933	2,196	2,496	2,628	2,362	2,381	2,462	2,827	3,219	5,115	4,942	5,154	5,520	5,362	5,022	- 340	-6.34%	+ 2,660	+112.62%
Total—Independent Junior Colleges	1,960	1,927	2,026	1,955	1,934	1,806	1,266	1,379	1,238	1,151	1,192	1,223	1,338	861	808	884	689	678	619	609	- 10	-1.62%	- 542 *	-47.09%
Total—Public Technical Colleges	—	—	—	—	6,781	7,448	9,021	8,785	8,548	8,667	9,062	8,896	8,380	8,408	8,215	7,791	7,958	7,234	7,823	7,607	- 216 †	-2.76%	- 1,060	-12.23%
GRAND TOTAL—All Institutions	217,202	224,844	235,000	241,091	259,791	270,329	299,650	312,266	310,438	304,127	312,339	331,144	353,917	364,747	380,322	396,382	408,225	408,060	408,765	413,562	+ 4,797	+1.17%	+ 109,435	+35.98%

NOTES * 1985 totals for independent junior colleges include Southwestern Junior College of the Assemblies of God, which became a four-year school in 1988, and Southwestern Christian College, which was made a four-year institution in 1991. † Texas State Technical College–Amarillo was transferred to Amarillo College in 1995, affecting headcount enrollments in both categories.

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Los Angeles	1.02	1.01	1.01	.84

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Estimated monthly long distance usage ______________________________

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COMMITTEES, 1996-97

(Appointments expire March 31, 1997, unless otherwise indicated.)

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B. Jo Cummins, South Texas Community College
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Bruce Odom, Trinity Valley Community College
Ronald R. Roberts, Grayson County College
Matilda D. Saenz, North Lake College
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Daniel L. Spencer, Temple College

COLLEGES REPORT TAX RATES AND VALUATIONS

In a survey released this month by the Texas Association of Community Colleges, two-year institutions from across the state reported a combined total property valuation of approximately $401 billion. This total includes valuation for the newly-created South Texas Community College. That school, which established a taxing district last November, was excluded from the year-to-year comparison. The total valuation for the state represents an increase of 5.54 percent over the 1994-95 fiscal year, and an 8.68 percent increase over 1990-91.

The total tax levy for 1995-96 was $347 million. Total levy is calculated by multiplying total tax rate by total valuation; total levy assumes 100 percent collection. This year's levy was an increase of 6.27 percent over 1994-95, and 35.48 percent over 1990-91.

Nine of the 50 community college districts experienced decreases in their total valuations from 1994-95 to 1995-96: Cisco Junior College, Howard College, Kilgore College, Navarro College, Northeast Texas Community College, Odessa College, South Plains College, Texas Southmost College, and Western Texas College.

TEXAS PUBLIC COMMUNITY COLLEGES

Tax Rates* and Assessed Valuations
1994-95 and 1995-96

Community College Districts	M&O Tax Rate		Debt Service		Total Rate		Assessed Valuation		Tax Levy	
	1994-95	*1995-96*	*1994-95*	*1995-96*	*1994-95*	*1995-96*	*1994-95*	*1995-96*	*1994-95*	*1995-96*
Alamo Community College	0.08477	0.085311	0.02683	0.024689	0.11160	0.11000	$32,854,243,703	$35,742,000,630	$36,665,336	$39,316,201
Alvin Community College	0.18450	0.19190	—	—	0.18450	0.19190	1,801,032,210	1,889,355,000	3,322,904	3,625,672
Amarillo College	0.12670	0.12330	0.02070	0.04460	0.14740	0.16790	4,384,591,839	4,580,947,605	6,462,888	7,691,411
Angelina College	0.07678	0.07550	0.02430	0.02350	0.10108	0.09900	1,823,624,390	1,904,839,850	1,843,320	1,885,791
Austin Community College	0.04660	0.04760	—	—	0.04660	0.04760	20,284,773,000	22,409,537,757	9,452,704	10,666,940
Bee County College	0.14790	0.15290	—	—	0.14790	0.15290	485,784,424	483,466,540	718,475	739,220
Blinn College	0.04430	0.04520	—	—	0.04430	0.04520	954,237,592	995,587,286	422,727	450,005
Brazosport College	0.07250	0.07625	—	—	0.07250	0.07625	3,925,105,930	3,895,524,129	2,845,702	2,970,337
Central Texas College	0.17000	0.15330	—	—	0.17000	0.15330	2,133,684,893	2,572,971,836	3,627,264	3,944,366
Cisco Junior College	0.20000	0.20000	—	—	0.20000	0.20000	103,297,444	101,766,759	206,595	203,534
Clarendon College	0.18803	0.18650	—	—	0.18803	0.18650	112,879,880	118,368,320	212,248	220,757
College of the Mainland	0.16609	0.0179148	0.00731	0.007328	0.17340	0.186476	5,600,000,000	5,695,262,960	9,710,344	10,620,299
Collin County Community College	0.06074	0.067433	0.03781	0.031117	0.09855	0.09855	17,040,410,721	19,073,164,850	16,793,325	18,796,604
Dallas County Community College	0.05002	0.04934	0.00204	0.00272	0.05206	0.05206	76,707,860,247	80,153,059,067	39,934,112	41,727,683
Del Mar College	0.16291	0.174925	0.02275	0.021898	0.18566	0.196823	8,461,063,860	8,693,883,723	15,708,811	17,111,563
El Paso Community College	0.10057	0.10028	—	—	0.10057	0.10028	13,849,315,219	15,363,827,015	13,927,702	15,406,846
Frank Phillips College	0.19700	0.20601	—	—	0.19700	0.20601	438,870,000	429,598,675	864,574	885,016
Galveston College	0.17750	0.17750	—	—	0.17750	0.17750	2,028,450,278	2,034,933,622	3,600,499	3,612,007
Grayson County College	0.10186	0.10115	—	—	0.10186	0.10115	2,665,993,635	2,728,199,793	2,715,581	2,759,574
Hill College	0.07770	0.07720	—	—	0.07770	0.07720	574,799,647	617,171,489	446,619	476,456
Houston Community College	0.05868	0.05868	—	—	0.05868	0.05868	44,713,563,103	47,012,650,889	26,237,919	27,587,024
Howard College	0.20000	0.20000	—	—	0.20000	0.20000	1,075,594,148	1,026,075,474	2,151,188	2,052,151
Kilgore College	0.15300	0.15800	—	—	0.15300	0.15800	1,790,549,224	1,650,299,966	2,739,540	2,607,474
Laredo Community College	0.16479	0.15986	—	—	0.16479	0.15986	3,062,748,240	3,332,950,313	5,047,103	5,328,054
Lee College	0.16560	0.17300	0.01400	0.01390	0.17960	0.18690	4,466,600,222	4,481,488,052	8,022,014	8,375,901
McLennan Community College	0.06997	0.072221	—	—	0.06997	0.072221	4,304,865,606	4,447,330,184	3,012,114	3,211,906
Midland College	0.10790	0.11330	—	—	0.10790	0.11330	3,604,833,551	3,748,506,174	3,889,615	4,247,058
Navarro College	0.12000	0.12000	—	—	0.12000	0.12000	1,069,676,424	1,056,629,776	1,283,612	1,267,956
North Central Texas College	0.10940	0.110887	0.02100	0.019513	0.13040	0.13040	825,396,818	901,197,521	1,076,317	1,175,162
N. Harris Mont. Comm. College	0.06800	0.06800	0.03100	0.03320	0.09900	0.10120	18,153,048,188	19,674,463,133	17,971,518	19,910,557
N.E. Texas Community College	0.06330	0.05480	0.03670	0.04520	0.10000	0.10000	2,080,659,583	2,016,036,447	2,080,660	2,016,036
Odessa College	0.19840	0.19840	—	—	0.19840	0.19840	3,846,087,476	3,522,507,562	7,630,638	6,988,655
Panola College	0.13975	0.15002	—	—	0.13975	0.15002	1,818,260,426	1,758,895,783	2,541,019	2,638,695
Paris Junior College	0.10630	0.11590	0.03450	0.03710	0.14080	0.15300	761,529,206	768,418,636	1,072,233	1,175,681
Ranger College	0.21550	0.22300	—	—	0.21550	0.22300	61,774,768	60,387,971	133,125	134,665
San Jacinto College	0.08406	0.09542	0.01594	0.01458	0.10000	0.11000	18,340,622,309	18,273,913,027	18,340,622	20,101,304
South Plains College	0.23100	0.23100	—	—	0.23100	0.23100	2,008,967,337	1,846,562,036	4,640,715	4,265,558
South Texas Community College	—	—	—	—	—	—	—	9,639,235,400	—	—
Southwest Texas Junior College	0.04000	0.04100	—	—	0.04000	0.04100	902,392,865	883,478,246	360,957	362,226
Tarrant County Junior College	0.03561	0.03635	0.02090	0.01911	0.05651	0.05546	41,307,088,497	44,125,599,393	23,342,636	24,472,057
Temple Junior College	0.19640	0.17830	0.00760	0.00770	0.20400	0.18600	1,438,967,940	1,637,096,776	2,935,495	3,045,000
Texarkana College	0.08650	0.08210	—	—	0.08650	0.08210	664,136,185	732,210,835	574,478	601,145
Texas Southmost College	0.06166	0.056528	0.03732	0.035838	0.09898	0.092366	3,219,319,955	3,272,688,970	3,186,483	3,022,852
Trinity Valley Community College	0.06010	0.06010	0.00140	0.00140	0.06150	0.06150	3,317,079,560	3,405,387,237	2,040,004	2,094,313
Tyler Junior College	0.12230	0.12230	—	—	0.12230	0.12230	4,433,455,292	4,600,599,091	5,422,116	5,626,533
Vernon Regional Junior College	0.22646	0.23664	—	—	0.22646	0.23664	739,350,370	728,820,641	1,674,333	1,724,681
The Victoria College	0.10370	0.10620	0.05090	0.04650	0.15460	0.15270	2,722,546,370	2,816,219,280	4,209,057	4,300,367
Weatherford College	0.06130	0.06210	0.00160	0.00170	0.06290	0.06380	1,530,335,570	1,852,106,718	962,581	1,181,644
Western Texas College	0.29080	0.29080	—	—	0.29080	0.29080	676,993,558	635,214,197	1,968,697	1,847,203
Wharton County Junior College	0.16395	0.17106	—	—	0.16395	0.17106	1,626,575,719	1,573,461,303	2,666,771	2,691,563
TOTAL							$370,793,037,422	$400,963,897,937	$326,695,290	$347,163,703
Average	0.12532	0.12358	0.02182	0.02271	0.13378	0.13569				

*per $100 valuation

***Based on 100% collections, "stand alone" year*

SOURCE: TEXAS ASSOCIATION OF COMMUNITY COLLEGES

1996 CONVENTION HIGHLIGHTS

THE FEATURED SPEAKER (left) at the General Session was author and journalist Richard Rodriguez, who spoke about the role of education in a multicultural setting.

PHI THETA KAPPA PRESIDENT (right), Jenny Lamance, Tyler Junior College, also spoke at the General Session. She told of the value of two-year college education from her perspective as a student.

A PLAQUE EXPRESSING GRATITUDE was given to Pat Smith in recognition of her work as president of Texas Community College Teachers Association for 1995-96.

CAROL J. FRICKE, Administrative Assistant for the Texas Community College Teachers Association, was honored for 20 years of service to the Association.

THIS YEAR'S CONVENTION THEME (right) was "Sharing the Vision." More than 3,000 members, exhibitor representatives, guests, and program participants registered for the three-day meeting.

TEXAS COMMUNITY COLLEGE TEACHERS ASSOCIATION President Pat Smith (far right), Temple Junior College, presided over the 49th annual TCCTA convention.